

# THE RICHEST MAN IN BABYLON

MODERN ENGLISH EDITION



GEORGE S. CLASON



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# **The Richest Man in Babylon**

By George S. Clason

**Modern English Edition**

Translated by Brandon Hulet

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## Foreword

Our prosperity as a nation depends upon the personal financial prosperity of each of us as individuals.

This book deals with the personal successes of each of us. Success means accomplishments as the result of our own efforts and abilities. Proper preparation is the key to our success. Our acts can be no wiser than our thoughts. Our thinking can be no wiser than our understanding.

This book of cures for lean purses has been termed a guide to financial understanding. That, indeed, is its purpose: to offer those who are ambitious for financial success an insight which will aid them to acquire money, to keep money, and to make their surpluses earn more money.

In the pages which follow, we are taken back to Babylon, the cradle in which was nurtured the basic principles of finance now recognized and used the world over.

To new readers the author is happy to extend the wish that its pages may contain for them the same inspiration for growing bank accounts, greater financial successes and the solution of difficult personal financial problems so enthusiastically reported by readers from coast to coast.

To the business executives who have distributed these tales in such generous quantities to friends, relatives, employees and associates, the author takes this opportunity to express his gratitude. No endorsement could be higher than that of practical men who appreciate its teachings because they, themselves, have worked up to important successes by applying the very principles it advocates.

Babylon became the wealthiest city of the ancient world because its citizens were the richest people of their time. They appreciated the value of money. They practiced sound financial principles in acquiring money, keeping money, and making their money earn more money. They provided for themselves what we all desire . . . incomes for the future.

G.S.C

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# The Richest Man in Babylon

Money is the medium by which earthly success is measured.

Money makes possible the enjoyment of the best the earth affords.

Money is plentiful for those who understand the simple laws which govern its acquisitions.

Money is governed today by the same laws which controlled it when prosperous men thronged the streets of Babylon, six thousand years ago.



## The Man Who Desired Gold

Bansir was a chariot builder for the great ancient city of Babylon. One day he sat on the low wall surrounding his property gazing sadly at his simple home and his workshop in which stood a partially completed chariot.

He noticed his wife frequently appearing at the door of their house. She would give pointed glances in his direction that reminded him that the meal bag was almost empty, and he should be working to finish the chariot. Funny how just a glance can say so much. He should be hammering and hewing, polishing and painting, stretching the leather over the wheel rims to prepare it for delivery so he could collect from his wealthy customer.

Nevertheless, his fat, muscular body sat upon the wall. His mind was struggling patiently with a problem that he could not find an answer to. The hot, tropical sun, so typical of this valley of the Euphrates, beat down on him mercilessly. Beads of sweat formed on his brow and trickled down, unnoticed, to his chest.

Beyond his home towered the high terraced walls surrounding the king's palace. Nearby, grasping at the blue heavens, was the painted tower of the Temple of Bel. In the shadow of such grandeur was his simple home along with many others that were far less neat and well kept than his. Babylon was a lot like this - a mixture of grandeur and squalor, of dazzling wealth and dire poverty, crowded together without a plan or system within the protecting walls of the city.

Behind him, had he cared to turn and look, he would have seen the noisy chariots of the rich jostled and crowded aside the sandaled tradesmen as well as the barefooted beggars. Even the rich were forced to turn into the gutters to clear the way for the long lines of slave water carriers, on the "King's Business," each carrying a heavy goatskin of water to be poured on the hanging gardens.

Bansir was too engrossed in his own problem to hear or notice the confused hubbub of the busy city. It was the

unexpected twanging of the strings from a familiar lyre that aroused him from his contemplation. He turned and looked into the sensitive, smiling face of his best friend-Kobbi, the musician.

“May the gods bless you with continued wealth, my good friend,” began Kobbi with an elaborate salute. “It looks like the gods have already been very generous, seeing as you don’t need to labor. I’m happy for you and your good fortune. I hope I can share in your good fortune. Maybe, you could share some money from your purse, which must be bulging at the seams because otherwise you would be busy in your shop. All I need is two humble shekels to borrow until after the noblemen’s feast tonight. You won’t even miss them.

“If I did have two shekels,” Bansir responded gloomily, “I couldn’t lend them anyway, not even to you, my best of friends, because they would be my fortune....my entire fortune. No one lends his entire fortune, not even to his best friend.”

“What!” exclaimed Kobbi with genuine surprise, “You don’t have one shekel in your purse, but you sit like a statue on a wall! Why don’t you finish that chariot? How else can you provide for your noble appetite? This isn’t like you my friend. Where is your endless energy? Is something causing you distress? Have the gods brought you troubles?”

“It must be torment from the gods,” Bansir agreed. “It began with a dream, a senseless dream, in which I thought I was a man of means. From my belt hung a handsome purse, heavy with coins. There were shekels that I threw with careless freedom to the beggars; there were pieces of silver I used to buy fine things for my wife and whatever I desired for myself; there were pieces of gold that made me feel assured of the future and unafraid to spend the silver. A glorious feeling of contentment filled me! You wouldn’t have recognized me, your hard-working friend. You wouldn’t have recognized my wife either, her face was free from wrinkles and shining with happiness. She looked like the smiling maiden of our early married days.”

“A pleasant dream, indeed,” commented Kobbi, “but why would such a pleasant dream turn you into a glum statue on the wall?”

“Why, indeed! I’ll tell you why. It was because when I woke up and remembered how empty my purse was, a feeling of rebellion swept over me. Let’s talk it over together because as the sailors say, we ride in the same boat. As youngsters, we went together to the priests to learn wisdom. As young men, we shared each other’s happiness. As grown men, we have always been close friends. We have been contented subjects of our king. We have been satisfied with working long hours and spending our earnings freely. We have earned a lot of coins over the years but to experience the joys that come from wealth, we have to dream about them. Bah! Are we any better than dumb sheep? We live in the richest city in the whole world. Travelers from all around say no cities equal it in wealth. There is a great display of wealth around us, but we don’t have any for ourselves. After half a lifetime of hard labor, you, my best of friends, have an empty purse and say to me, ‘Can I borrow just two shekels until after the noblemen’s feast tonight?’ Then, what do I say? Do I say, ‘Here is my purse; I will gladly share what is inside?’ No, I admit that my purse is just as empty as yours. What is wrong with us? Why can’t we acquire any more silver and gold than just enough for food and robes?”

“Think about our sons as well,” Bansir continued, “are they not following in the footsteps of their fathers? Should they and their families and their sons and their sons’ families live their lives in the midst of great treasures of gold, and yet, like us, be okay with eating sour goat’s milk and porridges?”

“You have never talked like this before in all our years as friends, Bansir.” Kobbi was puzzled.

“I have never, in all those years, thought like this before. From early dawn until I was stopped by darkness, I have worked to build the finest chariots any man could make. I was soft-heartedly hoping someday the gods would recognize my worthy deeds and give me great prosperity. They have never done so. Finally, I realize they never will. It makes my heart

sad. I want to be a man of means. I want to own lands and cattle, to have fine robes and coins in my purse. I am willing to work for these things with all the strength in my back, with all the skill in my hands, with all the brain power in my head, but I want for my work to be rewarded fairly. I'll say it again. What is wrong with us? Why can't we have our fair share of the good things that are so plentiful for those who have enough gold to buy them?"

"I wish I knew the answer!" Kobbi replied. "I am not any more satisfied than you are. The money I make with my lyre is quickly gone. I am always planning and scrimping so my family doesn't go hungry. Also, I really want a lyre large enough to truly sing the strains of music that surge through my mind. With an instrument like that, I could make music finer than anything the king has ever heard before."

"You should have a lyre like that. No man in all of Babylon could make it sing so sweetly, not only the king but the gods themselves would be delighted. But how would you get one when we are as poor as the king's slaves? Listen to the bell! Here they come." He pointed to the long column of half-naked, sweating water bearers, plodding laboriously up the narrow street from the river. Five in a row they marched, each bent under a heavy goatskin of water.

"Look at the leader, he is a fine figure of a man." Kobbi pointed out the wearer of the bell who was marching in front without a load of water. "It's easy to see he was a prominent man in his own country."

"There are many strapping men in the line," Bansir agreed, "they look as good as we do. Tall, blond men from the north, laughing men from the south, little men from the nearer countries. They are all marching together from the river to the gardens, back and forth, day after day, year after year. They have no happiness to look forward to. Their beds are made of straw and they eat hard grain porridge. I pity the poor brutes, Kobbi."

"I pity them too. But you made me see how little we differ from them; we are free men in name only."

"That is true, Kobbi, unpleasant as the thought may be. We don't want to go on, year after year, living slavish lives. Working, working, working! Getting nowhere."

"Maybe we should find out how others acquired their gold and do what they do?" Kobbi inquired.

"Maybe there is a secret we might learn if we ask those who know," replied Bansir thoughtfully.

"We should start today", suggested Kobbi, "I passed our old friend, Arkad, riding in his golden chariot. He didn't look over my humble head, as many in his station might consider it their right. Instead, he waved to me so that all the onlookers could see him greeting and smiling at his friend, Kobbi, the musician."

"I hear he is the richest man in all of Babylon," said Bansir.

"He is so rich, I heard the king asks for his help in the affairs of the treasury," Kobbi replied.

"So rich," Bansir interrupted, "I'm afraid if I met him under the darkness of night I would steal his fat wallet."

"Nonsense," scolded Kobbi, "a man doesn't carry around his wealth in a purse. A fat purse will quickly be empty if there is not a golden stream to refill it. Arkad has income that constantly keeps his purse full, no matter how much he spends."

"Income, that is the key," said Bansir. "I want an income that will keep gold flowing into my purse whether I sit on the wall or travel to distant lands. Arkad must know how someone can make an income for themselves. Do you think it is something he could explain to a simple mind like mine?"

"I think he shared his knowledge with his son, Nomasir," Kobbi responded. "I think I heard a story about him at the inn. Didn't he go to Nineveh and become, without the help of his father, one of the richest men in that city?"

"Kobbi, you just gave me a brilliant idea." A new light gleamed in Bansir's eyes. "It costs us nothing to ask a good friend for wise advice and Arkad has always been a good friend. It doesn't matter that our purses are as empty as an old falcon's

nest. Let's not let that stop us. We are tired of being without gold in the midst of plenty. We want to become men of means. Come on, let's go to Arkad and ask how, we too, can get an income for ourselves."

"You speak with such inspiration, Bansir. You have given me a realization. You made me realize why we have never found any measure of wealth. We have never looked for it before. You have honed your craft until you were able to build the best chariots in Babylon. This is what you have devoted your life to and you succeeded. I strove to become a skillful lyre player and I succeeded."

"What we give our best effort to, we succeed at. The gods were happy to let us continue as we had been doing. Now we see a light, bright like the rising sun. It wants us to learn more so we can prosper more. With this new knowledge, we will find honorable ways to accomplish our new desires."

"Let's go to Arkad today," Bansir urged. "Also, let's ask our other friends from childhood, who haven't done any better than we have, to join us, so they can receive his wisdom too."

"You have always been thoughtful of your friends, Bansir. That is why you have so many. We will go today and take them with us."

## The Richest Man in Babylon

In old Babylon there once lived a very rich man named Arkad. He was known far and wide for his great wealth. He was also known for his generosity. He was generous in his charities, he was generous with his family, he was also not afraid to spend a good amount on himself. But nevertheless, each year his wealth increased more rapidly than he spent it.

One day friends from his childhood came to him and said: "Arkad, you are more fortunate than we are. You have become the richest man in all of Babylon, while we struggle for existence. You can wear the finest clothes and you can enjoy the most delectable foods, while we would be happy just to clothe our families in presentable robes and feed them as best we can.

"But once we were equal. We studied together under the same master. We played the same games. You were not better than us in either our studies or games. And since then, you haven't been a more honorable citizen than we have."

"You haven't worked harder or more faithfully, so far as we can tell. Why should a fickle fate single you out to enjoy all the good things in life and ignore us, who are just as deserving as you?"

Arkad responded critically, "If you have not acquired more than just a bare existence in the years since we were boys, it is because you have either failed to learn the laws that govern the building of wealth or you do not follow them.

"'Fickle Fate' is a vicious goddess that brings no permanent good to anyone. It's actually the opposite, she brings ruin to almost every man that she showers with unearned gold. She makes them frivolous spenders, who soon spend all they have received, and they are left with overwhelming appetites and desires that they don't have the ability to gratify. Yet, others that she favors become misers and hoard their wealth, fearing to spend what they have, knowing that they do not possess the

ability to replace it. They are gripped by the fear of robbers and doom themselves to lives of emptiness and secret misery.

“There might be others, who can take unearned gold and add to it and continue to be happy and contented citizens. But they are few and far between, I only know them by hearsay. Think of the men you know who inherited sudden wealth, and you’ll see that what I’ve said is true.”

His friends admitted that the men they knew who inherited wealth had done as he said. They asked him to explain how he had accumulated so much prosperity, so he continued:

“When I was young, I looked around and saw all the good things that were supposed to bring happiness and contentment. I realized that wealth increased the potency of all of these.

“Wealth is a power. With wealth, many things are possible.

“You can decorate your home with the richest furnishings.

“You can sail the distant seas.

“You can feast on the delicacies of faraway lands.

“You can buy the ornaments from the gold worker and the stone polisher.

“You can even build mighty temples for the gods.

“You can do all these things and many others where there is delight for the senses and gratification for the soul.

“Once I realized all of this, I told myself that I would claim my share of the good things of life. I would not be one of those people that stand in the corner, enviously watching others enjoy. I would not be content to clothe myself in the cheapest cloths that look respectable. I wouldn’t be satisfied with the life of a poor man. On the contrary, I would make myself a guest at this banquet of good things.

“Being, as you all know, the son of a humble merchant, one of a large family with no hope of an inheritance, and not being gifted, as you have so frankly said, with superior powers or wisdom. I decided that if I wanted to achieve what I desired, time and study would be required.

“As far as time goes, all men have it in abundance. Each of you have let enough time slip by to have made yourselves wealthy. But, you admit, you have nothing to show except your good families, of which you should be proud.

“As for studying, didn’t our wise teacher teach us that there were two kinds of learning: one kind is the things we learned and knew, and the other is the training that shows us how to find out what we did not know?

“So I decided to find out how I might accumulate wealth, and when I found out, I would make this my mission and do it consistently. Isn’t it wise that we should enjoy life while we are in the brightness of the sunshine because enough sorrows will descend on us when we depart for the darkness of the spirit world?

“I enjoyed being a scribe in the hall of records. I worked long hours each day laboring on clay tablets. Week after week, and month after month, I worked, but I had nothing to show for my earnings. Food, clothing, and tithes to the gods, and other things I don’t even remember, absorbed all of my earnings. But I did not lose my determination.

“One day Algamish, the money lender, came to the house of the city master and ordered a copy of the Ninth Law, and he said to me, ‘I must have this in two days, and if it is done by that time, I will give you two coppers.’

“So I worked hard, but the law was long, and when Algamish returned, the tablet was not done. He was angry, and if I had been his slave, he would have beaten me. But I knew the city master wouldn’t let him injure me, I wasn’t afraid, so I said to him, ‘Algamish, you are a very rich man. Tell me how I can also become rich, and all night I will carve on the clay, and when the sun rises it will be completed.’

“He smiled at me and replied, ‘You are a forward rascal, but we will call it a deal.’

“I carved all night even though my back hurt and the smell of the candle wick made my headache until I could hardly see. When he returned at sunup, the tablets were complete.

" 'Now,' I said, 'tell me what you promised.'

" 'You have fulfilled your part of the bargain, young man,' he said to me kindly, 'and I am ready to fulfill mine. I will tell you the things you want to know because I am becoming an old man, and an old tongue loves to wag. And when a young person comes to a person of age for advice, he receives the wisdom of years.

" 'Too often young people think that old people only have wisdom that is irrelevant today and so it doesn't apply. Remember this, the sun that shines today is the same sun that shone when your father was born and will still be shining when your last grandchild passes away into dust.'

" 'The thoughts of youth,' he continued, 'are bright lights that shine like the meteors that often make the sky brilliant, but the wisdom of age is like the fixed stars that shine unchanged so that the sailor can depend on them to steer his ship.'

" 'Heed my words, because if you don't, you will fail to grasp the truth that I will tell you, and you will think that your night's work has been for nothing.'

"Then he looked at me shrewdly from under his shaggy brows and said in a low, forceful tone, 'I found the road to wealth when I decided that *a part of all I earned was mine to keep*. And so will you.'

"Then he continued to look at me with a glance that I could feel pierce me, but he said no more.

" 'Is that all?' I asked.

" 'That was enough to change the heart of a sheep herder into the heart of a money lender,' he replied.

" 'But *all* I earn is mine to keep, isn't it?' I demanded.

" 'Far from it,' he replied. 'Do you not pay the clothes-maker? Do you not pay the sandal-maker? Do you not pay for the things that you eat? Can you live in Babylon without spending? What do you have to show for your earnings of the past month? What about the last year? Fool! You pay everyone but yourself. Naive boy, you work for others. You may as well be a slave and work for what your master gives you to eat and

wear. If you kept for yourself one-tenth of all that you earn, how much would you have in ten years?’

“My knowledge of math did not fail me, and I answered, ‘As much as I earn in one year.’

“‘You only speak half of the truth,’ he retorted. ‘Every gold piece you save is a slave to work for you. Every copper it earns is a child that can also earn for you. If you will become wealthy, then what you save must earn, and its children must earn, and that may help to give you the abundance you crave.

“‘You think I cheated you for your long night’s work,’ he continued, ‘but I am paying you a thousand times more, if you have the intelligence to grasp the truth I am offering you.

“‘A part of all you earn is yours to keep. It shouldn’t be less than a tenth, no matter how little money you earn. It can be as much as you can afford. Pay yourself first. Do not buy from the clothes-maker and the sandal-maker more than you can pay out of the rest and still have enough for food, charity, and offerings to the gods.

“‘Wealth, like a tree, grows from a tiny seed. The first copper you save is the seed from which your tree of wealth will grow. The sooner you plant that seed, the sooner the tree will grow. And the more you faithfully nourish and water that tree with consistent savings, the sooner you will bask in contentment under its shade.’

“After he finished, he took his tablets and went away.

“I thought a lot about what he had said to me, and it seemed reasonable. So I decided that I would try it. Each time I was paid, I took one from each ten pieces of copper and hid it away. And strange as it may seem, I wasn’t shorter on funds than before. I didn’t notice a difference and I managed to get along without it. I was often tempted, as my pile began to grow, to spend it on some of the good things that the merchants displayed, brought by camels and ships from the land of the Phoenicians. But wisely I restrained myself from purchasing the goods.

“Twelve months after Algamish had gone, he returned and said to me, ‘Son, have you paid yourself no less than one-tenth of all you have earned for the past year?’

“I answered proudly, ‘Yes, master, I have.’

“‘That is good,’ he answered, beaming upon me, ‘and what have you done with it?’

“‘I have given it to Azmur, the brick-maker, who told me he was traveling over the far seas to Tyre and there he would buy me the rare jewels of the Phoenicians. When he returns, we will sell them for high prices and divide the profits.’

“‘Every fool must learn,’ he growled, ‘but why would you trust the knowledge of a brick-maker about jewels? Would you go to the bread-maker to ask about the stars? No, you would go to the astrologer, if you had the power to think. Your savings are gone, young one, you have pulled your wealth-tree up by the roots. Plant another and try again. And next time if you need advice about jewels, go to the jewel merchant. If you want to know the truth about sheep, go to the shepherds. Advice is one thing that is freely given away, but make sure you take only what is worth having. Whoever takes advice about his savings from someone who is inexperienced in that matter, will pay with his savings to prove those opinions false.’ After saying this, he went away.

“It happened just like he said it would. The Phoenicians are scoundrels and sold Azmur worthless bits of glass that looked like gems. And just as Algamish told me, I again saved each tenth copper piece, because I had formed a habit and it wasn’t difficult anymore.

“And twelve months later, Algamish came to the scribe room and addressed me. ‘How much progress have you made since I last saw you?’

“‘I have paid myself faithfully,’ I replied, ‘and I entrusted my savings to Agger the shield-maker to buy bronze and every fourth month he pays me a rental fee for my money.’

“‘That is good. And what do you do with the rental fee?’

“ ‘I have a great feast with honey, fine wine, and spiced cake. Also, I bought a scarlet tunic for myself. And some day I will buy a young donkey to ride.’

“Algamish laughed in reply, ‘You eat the children of your savings. How do you expect them to work for you? And how can they have children that will also work for you? First get yourself an army of golden slaves and then you can have as many rich banquets as you want without any regret.’ After saying this he went away again.

“I didn’t see him again for two years. When he returned this time, his face was full of deep lines and his eyes drooped because he was becoming a very old man. He said to me, ‘Arkad, did you achieve the wealth you dreamed of yet?’

“I answered, ‘I don’t have all that I desire, but I have some and it earns more, and its earning’s earn more.’

“ ‘And do you still take advise from the brick-makers?’

“ ‘They give good advice about brickmaking,’ I joked.

“ ‘Arkad,’ he continued, ‘you have learned your lessons well. First you learned to live on less than you could earn. Next you learned to seek advice from those who, through their own experiences, were competent to give it. And lastly, you have learned to make gold work for you.

“ ‘You have taught yourself how to get money, how to keep it, and how to use it. You are now competent of a responsible position. I am becoming an old man. My sons only think of spending and don’t thing of earning. I have many holdings and I fear they are too much for me to look after. If you will go to Nippur and look after my lands there, I will make you my partner and you will share in my estate.’

“So off I went to Nippur and took care of his holdings, which were large. And because I was full of ambition and because I had mastered the three laws of successfully handling wealth, I was able to greatly increase the value of his properties. So, I prospered and when Algamish died, I shared in his estate as he had arranged.”

After Arkad had finished his tale, one of his friends said, "You were fortunate that Algamish made you one of his heirs."

"I was only fortunate that I had the desire to prosper before I first met him. For four years, didn't I prove myself by keeping one-tenth of all that I earned? Would you call a fisherman lucky, who for years studied the habits of fish so that every time the wind changed he could cast his nets on them? Opportunity is a haughty goddess that doesn't waste her time with those who are unprepared."

"You had strong will power to keep going after you lost your first year's savings. You are unusual in that way," spoke up another.

"Will power!" retorted Arkad. "What nonsense. Do you think will power can give a man the strength to lift a weight that a camel can't carry, or to draw a load an oxen can't budge? Will power is nothing but the unflinching purpose to carry out a task you set for yourself to finish. If I set a task for myself, however small, I see it through. How else would I have confidence in myself to do important things? If I say to myself, 'For one hundred days as I walk across the bridge into the city, I will pick up a pebble from the road and throw it into the stream,' I would do it. If it was the seventh day and I walked by without remembering, I wouldn't say to myself, 'Tomorrow I will throw two pebbles which will be just as good.' Instead, I would retrace my steps and throw the pebble. On the twelfth day I wouldn't say to myself, 'Arkad, this is useless. What good does it do for you to throw a pebble in every day? Throw in a handful and be done with it.' No, I wouldn't say that, and I wouldn't do it. When I set a task for myself, I complete it. So, I am careful not to start difficult and impractical tasks, because I love leisure."

Then another friend spoke up and said, "If what you say is true, and it is as reasonable as you made it out to be, then being so simple, if all men did it, there wouldn't be enough wealth to go around."

"Wealth grows wherever men exert energy," Arkad replied, "If a rich man builds himself a new palace, is the gold he pays out gone? No, the brick-maker has part of it and the laborer

has part of it. And the artist has part of it. And everyone that works on the house has part of it. However, when the palace is completed, is it not worth all that it cost? And is the ground on which it stands not worth more because it is there? And is the ground next to it not worth more because it is there? Wealth grows in magical ways. No man can know the limit of it. Didn't the Phoenicians build great cities on barren coasts with the wealth that comes from their commerce ships on the seas?"

"Then what do you advise us to do so that we can also become rich?" asked still another of his friends. "The years have gone by and we are no longer young men, and we have nothing put away."

"I advise you to take the wisdom of Algamish and say to yourselves, '*A part of all I earn is mine to keep.*' Say it in the morning when you wake up. Say it at noon. Say it every hour of every day. Say it to yourself until the words stand out like letters of fire across the sky.

"Impress yourself with the idea. Fill yourself with the thought. Then take whatever portion seems right to you. Don't let it be less than one-tenth and lay it away. Arrange your other expenses to allow you to do this if necessary. But put that portion away first. Soon you will realize what a great feeling it is to own a treasure that you alone have a claim on. As it grows it will stimulate you. A newfound joy of life will thrill you. You will try harder to earn more because the tenth you keep will be more.

"You should then learn to make your treasure work for you. Make it your slave. Make its children and its children's children work for you.

"Insure your income for the future. Look at the elderly and don't forget that you will become one of them. So, invest your treasure with the greatest caution so it won't be lost. Huge rates of return are lying sirens that sing only to lure the careless to the rocks of loss and remorse.

"You should also invest so your family will not go hungry if the gods call you to their realms. It is always possible to make this provision with small payments at regularly scheduled

intervals. A good man doesn't delay thinking a large sum will somehow become available for such a wise purpose.

"Speak with wise men. Ask the advice of men whose job it is to handle money. Let them save you from the error I made myself in entrusting my money to the judgment of Azmur, the brick-maker. A small, safe return is much better than a risky one.

"Enjoy life while you are here. Do not overstrain or try to save too much. If one-tenth of all you earn is as much as you can comfortably save, be content. Live on the rest of the income and don't let yourself get miserly and afraid to spend. Life is good and rich with things worthwhile and things to enjoy."

His friends thanked him and went away. Some were silent because they had no imagination and could not understand. Some were sarcastic because they thought that someone so rich should give them wealth because they were old friends and not so fortunate. But some had a new light in their eyes. They realized that Algamish had come back to the scribe room each year because he was watching a man work his way out of darkness and into light. When that man had found the light, a position was waiting for him. No one could fill that position until he had worked out the problem for himself, until he was ready for the opportunity.

The enlightened friends were the ones, who, in the following years, frequently revisited Arkad, who welcomed them gladly. He met with them and gave them wise advice as men of wide experience are always glad to do. He also helped them with investing their savings, so that it would bring in good interest with safety and it wouldn't be lost or stuck in investments that paid no dividends.

The turning point in these men's lives came on that day when they realized the truth that was passed down from Algamish to Arkad and from Arkad to them:

**A PART OF ALL YOU EARN IS YOURS TO KEEP.**

## Seven Cures for a Lean Purse

The glory of Babylon endures. Down through the ages, its reputation comes to us as the richest of cities, its treasures as the most opulent.

Yet, it was not always so. The riches of Babylon were the results of the wisdom of its people. They first had to learn how to become wealthy.

When the Good King, Sargon, returned to Babylon after defeating his enemies, the Elamites, he was confronted with a serious situation. The Royal Chancellor explained it to the King like this:

“After the many years of great prosperity you brought to our people because your majesty built the great irrigation canals and the mighty temples of the gods, now that they are completed the people seem to be unable to support themselves.

“The laborers are without employment. The merchants have few customers. The farmers are unable to sell their produce. The people don’t have enough gold to buy food.”

“Where did all the gold go that we spent for these great improvements?” demanded the King.

“It has found its way, I fear,” responded the Chancellor, “into the possession of a few very rich men of our city. It filtered through the fingers of most of our people as quickly as the goat’s milk goes through the strainer. Now that the stream of gold has ceased to flow, most of our people have nothing to show for their earnings.”

The King thought about it for some time. Then he asked, “Why should so few men be able to acquire all of the gold?”

“Because they know how,” replied the Chancellor. “Someone cannot condemn a man for succeeding because he knows how to. Neither can someone with justice take away from a man what he has fairly earned, to give to men of less ability.”

“But why,” demanded the King, “shouldn’t all of the people learn how to accumulate gold and so themselves become rich and prosperous?”

“Quite possible, your excellency. But who can teach them? Certainly not the priest, because they know nothing about making money.”

“In the whole city, who would know the most about how to become wealthy, Chancellor?” asked the King.

“Your question answers itself, your majesty. Who has amassed the greatest amount of wealth in Babylon?”

“Well said, my able Chancellor. It is Arkad. He is the richest man in Babylon. Bring him before me tomorrow.”

The following day, as the King commanded, Arkad appeared before him, straight and lively despite being the ripe old age of seventy.

“Arkad,” said the King, “is it true that you are the richest man in Babylon?”

“People claim that in the city, your majesty, and no one disputes it.”

“How did you become so wealthy?”

“By taking advantage of the opportunities available to all of the citizens of our good city.”

“You had nothing to start with?”

“Only a great desire for wealth. Besides that, I had nothing.”

“Arkad,” continued the King, “our city is in a very unhappy state because only a few men know how to acquire wealth and therefore they monopolize it, while the rest of our citizens lack the knowledge of how to keep any part of the gold they get.

“It is my wish for Babylon to be the wealthiest city in the world. So, it must be a city full of many wealthy men. We must teach all the people how to acquire riches. Tell me, Arkad, is there a secret to acquiring wealth? Can it be taught?”

“It is practical, your majesty. What I know can be taught to others.”

The King's eyes glowed. "Arkad, you said exactly what I wanted to hear. Will you commit to this great cause? Will you teach your knowledge to a school for teachers, and then each of them will teach others until there are enough trained to teach these truths to every worthy person in my kingdom?"

Arkad bowed and said, "I am your humble servant to command. Whatever knowledge I have, I will gladly give for the betterment of my fellow men and the glory of my King. Tell your good chancellor to arrange a class of one hundred men for me and I will teach them the seven cures that fattened my purse, which used to be the leanest purse in all of Babylon."

Two weeks later, in compliance with the King's command, the one hundred chosen assembled in the great hall of the Temple of Learning, sitting on colorful rings in a semicircle. Arkad sat beside a small stand that had a sacred lamp that smoked and filled the room with a strange and pleasing odor.

"Look, the richest man in Babylon," whispered a student, nudging his neighbor as Arkad got up. "He is just a man like the rest of us."

"As a dutiful subject of our great King," Arkad began, "I stand before you in his service. Because I was once a poor youth who greatly desired gold, and because I found the knowledge that enabled me to acquire it, the King asked me to impart my knowledge to you.

"I started my fortune in the humblest way. I had no advantage that you or any citizen in Babylon do not have.

"The first place I kept my treasure was a well-worn purse. I hated its useless emptiness. I wanted it to be plump and full, clinking with the sound of gold. So, I searched for every remedy for a lean purse. I found seven.

"To you, who are assembled before me, I will explain the seven cures for a lean purse that I recommend to all men who desire a lot of gold. Every day for seven days I will explain to you one of the seven remedies.

"Listen carefully to the knowledge that I will impart. Debate it with me. Discuss it among yourselves. Learn these lessons

thoroughly so that you can also plant the seed of wealth in your own purse. First, each of you should start to build a fortune of his own. Then, and only then, you will be competent to teach others these truths.

“I will teach you in simple ways how to fatten your purses. This is the first step leading to the temple of wealth, and no man can climb who can’t plant his feet firmly on the first step.

“We will now ponder the first cure.”

## The First Cure

### Start fattening your purse

Arkad addressed a thoughtful man in the second row. “My good friend, what is your craft?”

“I,” replied the man, “am a scribe and carve records on the clay tablets.”

“I earned my first coppers that way. So, you have the same opportunity to build a fortune.”

He spoke to a florid-faced man, farther back. “Please tell us what you do to earn your bread.”

“I,” responded this man, “am a meat butcher. I buy the goats that the farmers raise, kill them, and sell the meat to the housewives and the hides to the sandal makers.”

“Because you also labor and earn, you have every advantage to succeed that I had.”

Arkad proceeded to find out how each man labored to earn his living. When he was done questioning them, he said:

“Now, my students, you can see that there are many trades and labors from which men can earn coins. Each of the ways of earning is a stream of gold from which the worker diverts, by his labors, a portion to his own purse. So, there is stream of coins that flow into the purse of each of you either large or small according to his ability. Is this not true?”

Everyone agreed that it was true.

"Then," continued Arkad, "if each of you wanted to build a fortune for himself, isn't it wise to start by using the source of wealth that he has already established?"

Everyone also agreed to that.

Then Arkad turned to a humble man who had said he was an egg merchant. "If you select one of your baskets and put in each morning ten eggs and remove nine eggs each evening, what will eventually happen?"

"Eventually it will be overflowing."

"Why?"

"Because each day I put in one more egg than I took out."

Arkad turned to the class with a smile. "Does anyone here have a lean purse?"

First, they looked amused. Then they laughed. Finally, they waved their purses as a joke.

"Alright," he continued, "now I'll tell you the first remedy I learned to cure a lean purse. Do exactly what I suggested to the egg merchant. *For every ten coins you put in your purse, take out only nine to use. Your purse will start to fatten at once and its increasing weight will feel good in your hand and bring satisfaction to your soul.*

"Don't dismiss what I say because of its simplicity. Truth is always simple. I told you I would explain how I built my fortune. This is how I began. I, too, carried a lean purse and cursed it because there wasn't enough within it to satisfy my desires. But when I began to take out only nine pieces out of the ten I put in, it began to fatten. So will yours.

"Now I will tell you a strange truth, I don't even know why it's true. When I stopped paying out more than nine-tenths of my earnings, I managed to get along just as well. I wasn't shorter than before. Also, coins seemed to come to me more easily than before. It must be a law of the gods that whoever keeps and doesn't spend a certain part of all his earnings, gold will come more easily to him. Just the same, whoever's purse is empty, gold will actively avoid.

“What do you desire the most? Is it the gratification of your desires of each day, a jewel, a bit of elegance, better clothes, more food; things that are quickly gone and forgotten? Or is it a great number of belongings, gold, land, herds, merchandise, income bearing investments? The coins that you take from your purse will bring the first. The coins that you harvest from it will bring the latter.

“This, my students, was the first cure that I discovered for my lean purse: ‘For every ten coins I put in, I should only spend nine.’ Discuss this amongst yourselves. If any man can prove it untrue, tell me tomorrow when we meet again.”

## The Second Cure

### Control your expenditures

“Some of you have asked me this: “How can a man keep one-tenth of all he earns, when all the coins he earns are not enough for his necessary expenses?” That is the way Arkad addressed his students on the second day.

“Yesterday, how many of you carried lean purses?”

“All of us,” answered the class.

“And yet, you do not all earn the same amount of copper. Some earn much more than others. Some have much larger families to support. And yet, all your purses were equally lean. Now I will tell you an unusual truth about men and sons of men. What each of us calls our ‘necessary expenses’ will always grow to equal our income unless we protest to the contrary.

“Don’t confuse your necessary expenses with your desires. Each of you, together with your families, have more desires than your earnings can gratify. So, your earnings are spent to gratify these desires insofar as they will go. But you still have many more ungratified desires.

“All men are burdened with more desires than they can gratify. Because of my wealth, do you think that I can gratify every desire? This is a false idea. There are limits to my time. There are limits to my strength. There are limits to the distance

I can travel. There are limits to what I can eat. There are limits to the zest with which I can enjoy.

“I say to you, just as weeds grow in a field wherever the farmer leaves space for their roots, desires grow just as freely in men whenever there is a possibility they will be gratified. People’s desires are many and those that can gratify them are few.

“Study your own living habits. You can often find certain accepted expenses that could wisely be reduced or eliminated. Let your motto be one hundred percent of appreciated value is demanded for each coin spent.

“Therefore, engrave on the clay everything that you want to buy. Select those that are necessary and others that are possible by spending only nine-tenths of your income. Cross out the rest and consider them to be a part of that great multitude of desires that must go unsatisfied and do not regret them.

“Budget your necessary expenses. Don’t touch the one-tenth that is getting fat in your purse. Make this your greatest desire that is being fulfilled. Keep working on your budget, keep adjusting it to help you. Make it your first assistant in defending your fattening purse.”

Then one of the students, wearing a robe of red and gold, arose and said, “I am a free man. I believe that it is my right to enjoy the good things in life. So, I rebel against the slavery of a budget that determines how much I can spend and on what. I think it would take too much pleasure from my life and make me a little more than a donkey to carry a burden.”

To him Arkad replied, “Who, my friend, would make your budget?”

“I would make it for myself,” responded the protester.

“In that case, if a donkey determines his own burden, would he include jewels and rugs and heavy bars of gold? No. He would include hay and grain and a bag of water for the desert trail.

“The purpose of a budget is to help your purse to fatten. It is to help you to have your necessities and, insofar as attainable,

your other desires. It is to enable you to realize your most cherished desires by defending them from your casual wishes. Like a bright light in a dark cave, your budget finds the leaks from your purse and enables you to stop them and control your expenditures for definitive and gratifying purposes.

“This is the second cure for a lean purse. Budget your expenses that you can have coins to pay for your necessities, to pay for your enjoyments and to gratify your worthwhile desires without spending more than nine-tenths of your earnings.”

## The Third Cure

### Make your gold multiply

“Behold, your lean purse is fattening. You have restrained yourself to leave in your purse one-tenth of all your earnings. You have controlled your expenditures to protect your growing treasure. Next, we will consider how to put your treasure to labor and to increase. Gold in a purse is gratifying on its own and satisfies a sad soul but earns nothing. The gold that we keep from our earnings is only the start. The earnings it will make will build our fortunes.” This is what Arkad said on the third day to his class.

“How can we put our gold to work? My first investment was unfortunate, because I lost it all. I will tell that story later. My first profitable investment was a loan I made to a man named Aggar, who was a shield maker. Once every year he would buy large shipments of bronze from across the sea to use in his trade. He didn’t have the capital to pay the merchants himself so he would borrow from those who had extra coins. He was an honorable man. Everything he borrowed he would repay, along with liberal interest, as he sold his shields.

“Each time I loaned money to him; I would also loan back the interest he had paid to me. So not only did my capital increase, but its earnings also increased. It was very gratifying to have these sums return to my purse.

“I'll tell you what, my students, a man's wealth is not in the coins he carries in his purse; it is in the income he builds, the golden stream that continually flows into his purse and always keeps it bulging. That is what every man desires. That is what you, each one of you desires; an income that continues to come whether you work or travel.

“I have acquired great income. So great, in fact, that I am called a very rich man. My loans to Aggar were my first training in profitable investing. With the wisdom I gained from this experience, I expanded my loans and investments as my capital increased. From a few sources at first, from many sources later, there was a golden stream of wealth that flowed into my purse that was available for wise uses that I would decide.

“You can see that from my humble earnings I had gathered a horde of golden slaves, each laboring and earning more gold. Just as they labored for me, their children would also labor for me and their children's children until the income from their combined efforts was very large.

“Gold increases rapidly when it makes reasonable earnings as you will see from the following: A farmer, who when his first son was born, took ten pieces of silver to a money lender and asked him to keep it on rental for his son until he turned twenty years of age. The money lender did this and agreed that the rental should be one-fourth of its value every four years. The farmer asked, because he set it aside for his son, that the rental be added to the principal.

“When the boy had reached the age of twenty, the farmer went to the money lender to ask about the silver. The money lender explained that because the sum had been increasing because of compound interest, the original ten pieces of silver had now grown to thirty and one-half pieces.

“The farmer was pleasantly surprised and because his son did not need the coins, he left them with the money lender. When his son turned fifty, the father had since passed, the money lender paid the son his settlement of one hundred and sixty-seven pieces of silver.

"So, in fifty years the investment multiplied itself with the money lender almost seventeen times.

"This is the third cure for a lean purse: *to put each coin to work so that it may reproduce itself even as the flocks in the field and help to bring yourself income, a stream of wealth that will flow constantly into your purse.*"

## The Fourth Cure

### Guard your treasures from loss

"Misfortune loves a shining mark. Gold in your purse must be firmly guarded, or else it will be lost. So, it is wise to first secure small amounts and learn to protect them before the gods entrust us with larger amounts." Said Arkad on the fourth day to his class.

"Every owner of gold is tempted by opportunities where, it would seem, he could make large sums by investing it in most possible projects. Often friends and relatives are eagerly entering similar investments and urge you to follow.

"The first sound principle of investment is security for your principal. Is it wise to be intrigued by larger earnings when your principle may be lost? I should say not. The penalty of risk is probable loss. Study carefully, before parting with your treasure, every assurance that it may be safely reclaimed. Don't be misled by your own romantic desires to make your wealth rapidly.

"Before you loan it to any man, make sure of his ability to repay and his reputation for doing so, so that you don't unwittingly make a present of your hard-earned treasure.

"My first investment was a tragedy to me at the time. My savings that I had guarded for a year, I entrusted to a brickmaker named Azmur, who was traveling over the far seas to Tyre and there he agreed to buy the rare jewels of the Phoenicians for me. When he returned, we would sell the jewels and divide the profits. The Phoenicians, however, were scoundrels and sold him bits of glass. My treasure was lost.

Today, my training would show me at once the folly of trusting a brickmaker to buy jewels.

“Therefore, I’ll advise you from the wisdom of my experiences: don’t be too confident in your own wisdom in entrusting your treasures to the possible pitfalls of investments. It is better by far to consult the wisdom of those experienced in handling money for profit. Advice like that is freely given when you ask for it and may have a value equal in gold to the sum you would have considered investing. Really, that is its actual value if it saves you from loss.

“This is the fourth cure for a lean purse and is truly important if it prevents your purse from being emptied once it has become well filled. Guard your treasure from loss by investing only where your principal is safe, where it can be reclaimed if you want, and where you will not fail to collect a fair interest. Consult with wise men. Get the advice of those who are experienced in the profitable handling of gold. Let their wisdom protect your treasure from unsafe investments.”

## The Fifth Cure

### Make of your dwelling a profitable investment

“If a man sets aside nine tenths of his earnings that he uses to live and enjoy life, and if any part of the nine parts can be turned into a profitable investment without negatively affecting his wellbeing, then his treasures will grow that much faster.” So said Arkad to his class at their fifth lesson.

“Too many of our men of Babylon raise their families in unseemly homes. They pay their landlords high rent for rooms where their wives don’t have a spot to raise the flowers that gladden a woman’s heart and their children have no place to play their games except in the unclean alleys.

“No man’s family can fully enjoy life unless they have a plot of ground where the children can play in the clean earth and where the wife can raise not only blossoms but good rich herbs to feed her family.

"It brings gladness to a man's heart to eat the figs from his own trees and the grapes from his own vines. To own his own house and to have a place he is proud to care for, puts confidence in his heart and greater efforts behind all his endeavors. That's why I recommend that every man own the roof that shelters him and his family.

"It is not beyond the ability of any well-intentioned man to own his home. Hasn't our great king widely extended the walls of Babylon so that there is a lot of land within them that is now unused and may be purchased at a very reasonable price?

"Also, I say to you my students, that the money lenders will gladly consider the desires of men who look for homes and land for their families. You can feel good about borrowing to pay the brickmaker and the builder for such commendable purposes, if you can show a portion of the necessary amount that you have saved for the purpose.

"Then when the house is built, you can pay the money lender with the same regularity as you paid the landlord. Because each payment will reduce your indebtedness to the money lender, in only a few years you will satisfy his loan.

"Then your heart will be glad because you will own, in your own right, a valuable property and your only cost will be the king's taxes.

"Also, your good wife will go more often to the river to wash your robes, so that each time she can bring a goatskin of water to pour on the growing things.

"Many blessings come to the man who owns his own home. And it greatly will reduce his cost of living, making more of his earnings available for pleasures and the gratification of his desires. This is the fifth cure for a lean purse: *Own your own home.*"

## The Sixth Cure

**Insure a future income**

“The life of every man proceeds from his childhood to his old age. This is the path of life and no one can deviate from it unless the gods call him to the world beyond prematurely. So, *it behooves a man to make preparation for a decent income in the days to come*, when he is no longer young, and *to make preparations for his family if he is no longer with them to comfort and support them*. This lesson will teach you to provide a full purse when time has made you less able to learn.” This is what Arkad said to his class on the sixth day.

“The man who, because of his understanding of the laws of wealth, acquired a growing surplus, should think about the future days. He should plan certain investments or provision that can last safely for many years and will be available when the time comes which he had anticipated.

“There are a lot of ways a man can provide safely for his future. He can provide a hiding place and bury a secret treasure there. But no matter how skillfully they are hidden, it might become the loot of thieves. For this reason, I don’t recommend this plan.

“A man could buy homes or lands for this purpose. If he wisely chose them because of their usefulness and value in the future, they will be permanent in their value and their earnings or their sale will provide well for his purpose.

“A man can loan a small amount to the money lender and increase it at regular periods. The interest payments that the money lender will add to this will greatly add to its size. I know a sandal maker, named Ansan, who explained to me not that long ago that every week for eight years he had deposited with his money lender two pieces of silver. The money lender had recently told him the balance over which he celebrated. The total of his small deposits with the interest every four years, had now become a thousand and forty pieces of silver.

“I encouraged him further by showing him with my knowledge of the numbers that in twelve more years, if he would keep his regular deposits of two pieces of silver each week, the money lender would then owe him four thousand pieces of silver, a worthy compensation for the rest of his life.

“Surely, when such a small payment is made with regularity, it will produce such profitable results, *no man can afford not to ensure a treasure for his old age and the protection of his family, no matter how prosperous his business and his investments may be.*

“I would like to talk more about this point. In my mind there rests a belief that someday wise thinking men will devise a plan to insure against death where many men pay in a tiny amount regularly, the total making a handsome sum for the family of each member who passes to the beyond. This I see as something desirable and which I would highly recommend. But today it is not possible because it must reach beyond the life of any man or any partnership to operate. It must be as stable as the King’s throne. Someday I think that such a plan will come to pass and be a great blessing to many men, because even the first small payment will make a snug fortune available to the family of a member who passes on.

“But because we live in our own time and not in the days to come, we must take advantage of the means and ways of accomplishing our goals. So, I recommend to everyone, that they, by wise and well thought out methods, prevent a lean purse in their mature years. Because a lean purse to a man no longer able to earn or to a family who lose their earner is a sore tragedy. This, is the sixth cure for a lean purse. Provide in advance for the needs of your growing age and the protection of your family.”

## The Seventh Cure

### **Increase your ability to earn**

“Today I tell you, my students, of one of the most vital remedies for a lean purse. But I will not talk of gold but of yourselves, of the men beneath the robes of many colors who sit before me. I will tell you of the things in the minds and lives of men who work for or against their success.” This is how Arkad addressed his class on the seventh day.

“Not long ago a young man came to me looking to borrow money. When I asked him what he needed the money for, he complained that his earnings were not enough to pay for his expenses. Then I explained to him that he was a poor customer for the money lender because he doesn’t have extra earning capacity to repay the loan.

“‘What you need, young man,’ I told him, ‘is to earn more coins. What do you do to increase your capacity to earn?’

“‘All that I can do,’ he replied. ‘Six times in two months I have approached my master to request my pay to be increased but without success. No man can go more often than that.’

“We can smile at his simplicity, but he did have one of the vital requirements to increase his earnings. Within him was a strong desire to earn more, a proper and commendable desire.

“Before accomplishments there must be desire. Your desire must be strong and definite. General desires are nothing but weak longings. It doesn’t do a man any good to wish to be rich. If a man desires five pieces of gold, this is a tangible desire which he can push to completion. After he backed his desire for five pieces of gold with a strength of purpose to secure it, he can find similar ways to obtain ten pieces and then slowly he’ll become wealthy. In learning to get his one definite small desire, he had trained himself to secure a larger one. This is the process by which wealth is accumulated: first in small sums, then in larger ones as a man learns and becomes more capable.

“Your goals must be simple and definite. You defeat your own purpose if you have too many, too confusing, or beyond a man’s training to accomplish.

“As a man perfects his craft, his ability to earn increases. When I was a humble scribe carving on the clay for a few coppers a day, I observed that other workers who did more were paid more. So, I decided that I would be bested by none. And it didn’t take long for me to discover the reason for their greater success. I put more interest in my work, more concentration on my task, more persistence in my effort, and behold, few men could carve more tablets in a day than me.

Soon my increased skill was rewarded, it wasn't even necessary for me to go to my master six times to request recognition.

"The more wisdom we learn, the more we can earn. The man who looks to learn more of his craft will be richly rewarded. If he is an artisan, he may look to learn the methods and the tools of the most skillful in their field. If he labors in the law or in healing, he may consult and exchange knowledge with others of his calling. If he is a merchant, he should look for better goods that can be purchased at lower prices.

"The lives of man change and improve because keen-minded men seek greater skill so that they can better serve those whose wage they depend on. Therefore, I urge all men to be in the front rank of progress and not to stand still so they don't get left behind.

"Many things make a man's life rich with gainful experiences. A man must do these things if he respects himself:

"He must pay his debts with all of the promptness within his power, not buying things that he is unable to pay off.

"He must take care of his family so that they can think and speak well of him.

"He must make a will so in case the gods call him, proper and honorable division of his property is accomplished.

"He must have compassion on those who are injured and smitten by misfortune and help them within reasonable limits. He must do deeds of thoughtfulness to those dear to him.

"So, the seventh and last remedy for a lean purse is *to cultivate your own powers, to study and become wiser, to become more skillful, to act with respect to yourself*. So, you will acquire confidence in yourself to achieve your carefully thought-out goals.

"These are the seven cures for a lean purse, which, out of the experience of a long and successful life, I urge for all men who desire wealth.

"There is more gold in Babylon than you can dream of. There is an abundance for all.

“Go out and practice these truths so you can prosper and grow wealthy, as is your right.

“Go out and teach these truths so that every honorable subject of his majesty can also share generously in the ample wealth of our beloved city.”

## Meet the Goddess of Good Luck

“If a man be lucky, there is no foretelling the possible extent of his good fortune. Pitch him into the Euphrates and like as not he will swim out with a pearl in his hand.” – Babylonian Proverb.

The desire to be lucky is universal. It was just as strong in the hearts of men four thousand years ago in ancient Babylon as it is in the hearts of men today. We all hope to be favored by the goddess of good luck. Is there some way we can meet her and attract, not only her favorable attention, but also her generous favors?

Is there a way to attract good luck?

That is what the men of ancient Babylon wanted to know. It is exactly what they decided to find out. They were shrewd men and keen thinkers. That explains why their city became the richest and most powerful city of their time.

In that distant past, they had no schools or colleges. Nevertheless, they had a center of learning, and what a practical one it was. Among the towering buildings in Babylon was one that ranked in importance with the Palace of the King, the Hanging Gardens, and the temples of the gods. You will find few mentions of it in the history books, more likely no mention of it at all, but it exerted a powerful influence on the thought of that time.

This building was the Temple of Learning where the wisdom of the past was presented by voluntary teachers and where subjects of popular interest were discussed in open forums. Within its walls all men met as equals. The humblest of slaves could argue with a prince of the royal house with impunity.

Among the many who frequented the Temple of Learning, was a wise rich man Arkad, called the richest man in Babylon. He had his own special hall where almost every evening a large group of men, some old, some very young, but mostly middle-aged, gathered to discuss and argue interesting subjects. We

should listen in to see what they knew about attracting good luck.

The sun had just set like a great red ball of fire shining through the haze of desert dust when Arkad strolled to his accustomed platform. It was already full of 80 men who were waiting his arrival, reclining on their small rugs spread on the floor. More were still arriving.

“What should we discuss tonight?” Arkad asked. After a brief hesitation, a tall cloth weaver addressed him, getting up as was the custom. “I have a subject I would like to hear discussed but I’m hesitant to offer it up in case it seems ridiculous to you, Arkad, and my good friends here.”

After being urged to offer it, both by Arkad and by calls from the others, he continued: “I have been lucky today because I found a purse that had pieces of gold in it. My great desire is to continue to be lucky. I feel like all men share this desire so I suggest we debate how to attract good luck so we can discover ways we can attract it.”

“An interesting subject has been offered,” Arkad commented, “a subject that is worthy of our discussion. To some men, good luck is just a chance happening that, like an accident, can happen to a person without purpose or reason. Other people believe that the instigator of all good fortune is our most bounteous goddess, Ashtar, who is ever anxious to reward those who please her with generous gifts. Speak up, my friends, should we look to find if there are means by which good luck can be enticed to visit each and every one of us?”

“Yea! Yea! And a lot of it!” responded the growing group of eager listeners.

Then Arkad continued, “To start our discussion, let us first hear from those among us who have enjoyed experiences similar to that of the cloth weaver whether finding or receiving, without effort on their part, valuable treasures or jewels.”

There was a pause where they all looked around expecting someone to say something, but no one did.

"What, no one?" Arkad said, "then this kind of good luck must be rare indeed. Who will offer a suggestion on how to continue our search?"

"I will start," spoke a well-robed young man, arising. "When a man speaks of luck is it not natural that his thoughts turn to the gaming tables? Isn't that where we find many men courting the favor of the goddess hoping she will bless them with rich winnings?"

After he sat down a voice called, "Don't stop! Continue your story! Tell us, did you find favor with the goddess at the gaming tables? Did she turn the cubes red side up so that you filled your purse at the dealer's expense or did she allow the blue sides to come up so the dealer raked in your hard-earned pieces of silver?"

The young man joined the good-natured laughter, then replied, "I am not ashamed to admit she seemed to not know I was even there. But what about the rest of you? Have you found her waiting around such places to roll the cubes in your favor? We are eager to hear as well as to learn."

"A wise start," broke in Arkad. "We meet here to consider all sides of each question. To ignore the gaming table would be like overlooking an instinct common to most men, the love of taking a chance with a small amount of silver in the hope of winning a whole lot of gold."

"That does remind me of the races yesterday," called out another listener. "If the goddess frequents the gaming tables, surely she doesn't overlook the races where the gilded chariots and the foaming horses offer far more excitement. Tell us honestly, Arkad, did she whisper to you to place your bet on those grey horses from Nineveh yesterday? I was standing just behind you and couldn't believe my ears when I heard you place your bet on the greys. You know, as well as any of us, that no team in all Assyria can beat our beloved horses in a fair race."

"Did the goddess whisper in your ear to bet on the greys because at the last turn the inside black would stumble and interfere with our horses so that the greys would win the race and score an unearned victory?"

Arkad smiled indulgently at the banter. "What reason do we have to feel the good goddess would take that much interest in any man's bet on a horse race? To me she is a goddess of love and dignity who takes pleasure in aiding those who are in need and to reward those who are deserving. I look to find her, not at the gaming tables or the races where men lose more gold than they win but in other places where what men do is more worth-while and more worthy of being rewarded.

"In tilling the soil, in honest trading, in all of man's occupations, there is opportunity to make a profit on his efforts and his transactions. Maybe he won't be rewarded all the time because sometimes his judgment might be faulty and other times the winds and the weather may defeat his efforts. But, if he persists, he can usually expect to realize a profit. This is because the chances of profit are always in his favor.

"But, when a man plays the games, the situation is reversed because the chances of profit are always against him and will always be in the favor of the game keeper. The game is arranged so that it will always favor the keeper. It is his business that he plans to make a healthy profit for himself from the coins bet by the players. Only a few players realize how certain the game keeper's profits are and how uncertain their own chances to win are.

"For example, let us consider wages placed on the cube. Each time we roll, we bet on which side will be on top. If it is the red side, the game master pays us four to one. But if any other of the five sides is on top, we lose our bet. So, the math shows that for each roll, we have five chances to lose, but because the red pays four to one, we have four chances to win. In one night's play the game master can expect to keep one-fifth of all the coins wagered for his profit. Can a man expect to win more than only occasionally against the odds that are arranged so that he will lose one-fifth of all his bets?"

"But some men do win large amounts sometimes," volunteered one of the listeners.

"Indeed, they do," Arkad continued. "Realizing this, the question comes to me whether money procured in this way

brings permanent wealth to those who are lucky like this. Many of my acquaintances are among the successful men of Babylon, but among them I can't name a single one who started his success from such a source.

"You, who are all gathered here tonight, know even more of our successful citizens. It would really interest me to learn how many of our successful citizens can credit the gaming tables with their start to success. Let's have each of you talk about those you know. What do you say?"

After a prolonged silence, someone spoke up, "Does your question include the game keepers?"

"If you can think of no one else," Arkad responded. "If one of you can't think of anyone else, then how about yourselves? Are there any consistent winners with us who hesitate to advise gambling as a source for their income?"

His challenge was answered by a series of groans from the rear taken up and spread amid much laughter.

"It would seem we are not looking for good luck in the places the goddess frequents," he continued. "So, let us explore other fields. We have not found it in picking up lost wallets. And we haven't found it haunting the gaming tables. As to the races, I must confess, I have lost far more coins there than I have ever won.

"Now suppose we consider our trades and businesses. Isn't it natural if we conclude a profitable transaction to not consider it good luck but a just reward for our efforts? I think we may be overlooking the gifts of the goddess. Perhaps she really does help us when we do not appreciate her generosity. Who can suggest further discussion on the topic?"

Then an elderly merchant arose, smoothing his white robe. "With your permission, most honorable Arkad and my friends, I offer a suggestion. If, as you have said, we take credit for our own industry and ability for our business success, why not consider the successes we almost enjoyed but that escaped our grasp, events that would have been very profitable. They would have been rare examples of good luck if they had actually

happened. Because they were not brought to fulfillment, we can't consider them as our just rewards. I bet many men here have such experiences to relate."

"Here is a wise approach," Arkad approved. "Who here has had good luck within your grasp only to see it escape?"

Many hands were raised, among them that of the merchant. Arkad motioned to him to speak. "Since you suggested this approach, we would like to hear from you first."

"I will gladly tell a relatable tale," he resumed, "that illustrates how closely good luck can approach a man and how blindly he can allow it to escape, much to his loss and later regret."

"Many years ago, when I was a young man, just married and well on my way to earning, my father came one day and strongly urged that I enter into an investment. The son of one of his good friends had noticed a barren tract of land not far beyond the outer walls of our city. It was high above the canal where no water could reach it.

"The son of my father's friend devised a plan to purchase this land, build three large water wheels that could be operated by oxen that could raise the life-giving waters to the fertile soil. Once this was accomplished, he planned to divide the land into small tracts and sell it to the residents of the city for herb gardens.

"The son of my father's friend did not have sufficient gold to complete such a large undertaking. Just like myself, he was a young man earning a fair wage. His father, like mine, was a man with a large family and small means. So, he decided to ask a group of men to enter into the enterprise with him. The group would have twelve men, each of whom must be a money earner and agree to pay one-tenth of his earnings into the enterprise until the land was ready for sale. All would then share in the profits in proportion to their investment.

"'You, my son,' said my father to me, 'are now a young man. It is my great wish that you begin building a valuable estate for yourself so you can become a respected man. I want to see you

profit from a knowledge of the thoughtless mistakes of your father.'

" 'I desire this as well, my father,' I replied.

" "Then, do what I suggest. Do what I should have done at your age. From your earnings keep one-tenth to put into favorable investments. With this one-tenth of your earnings and what it will also earn, you can, before you are my age, accumulate for yourself a valuable estate.'

" 'Your words are words of wisdom, my father. I do greatly desire riches. But there are many things I must buy with my earnings. That is why I hesitate to do as you advise. I am young. There is plenty of time.'

" 'That is what I thought at your age, and look, many years have passed and I still haven't started.'

" 'We live in a different age, my father. I will avoid your mistakes.'

" 'Opportunity is standing before you, my son. It is offering a chance that might lead to wealth. I beg of you, do not delay. Go tomorrow to the son of my friend and bargain with him to pay ten percent of your earnings into his investment. Go promptly tomorrow. Opportunity waits for no man. Today it is here; soon it will be gone. So do not delay!'

"In spite of my father's advice, I did hesitate. There were beautiful new robes just brought back from the East by the tradesmen, robes of such richness and beauty my good wife and I felt that we must each have one. If I agree to pay one-tenth of my earnings into the enterprise, we will have to deprive ourselves of these and other pleasures we dearly desired. I delayed making the decision until it was too late, much to my later regret. The enterprise proved to be more profitable than any man had thought. This is my tale, showing how I allowed good luck to escape."

"In this tale we can see how *good luck wants to come to the man that accepts opportunity*," commented a swarthy man of the desert. "When you are building an estate there must always be a beginning. That start might be only a few pieces of gold or

silver that a man saves from his earnings to his investment. I, myself, am the owner of a lot of herds. I started my first herd when I was only a boy and I purchased a young calf with one piece of silver. This calf, since it was the beginning of my wealth, was very important to me.

“To start to build an estate is as good of luck as can come to any man. With all men, that first step, that changes them from men who earn from their own labor to men who draw dividends from the earnings of their gold, is important. Some, fortunately, take that first step when they are young and outpace those who take the first step later or those unfortunate men, like the father of this merchant, who never take it.

“Had our friend, the merchant, taken this step in his youth when the opportunity came to him, today he would be blessed with a lot more of the world’s goods. If the good luck of our friend, the cloth weaver, causes him to take such a step at this time, it will be only the beginning of much greater good fortune.”

“Thank you! I like to speak, also.” A stranger from another country arose. “I am a Syrian. Not so well do I speak your tongue. I want to call this friend, the merchant, a name. Maybe you think it not polite, this name. But I want to call him that. But, alas, I not know your word for it. If I do call it in Syrian, you will not understand. Therefore, please some good gentlemen, tell me that right name you call man who puts off doing those things that mighty good for him.”

“Procrastinator,” called a voice.

“That’s him,” shouted the Syrian waving his hands excitedly, “he accepts no opportunity when she comes. He waits. He says I have much business right now. By and by I talk to you. Opportunity, she will not wait for such a slow fellow. She thinks if a man desires to be lucky, he will step quick. Any man who doesn’t step quickly when opportunity comes, he big procrastinator like our friend, this merchant.”

The merchant got up and bowed good naturedly in response to the laughter. “I admire you, stranger within our gates, who doesn’t hesitate to speak the truth.”

“Now let’s hear another tale of opportunity. Who has another experience for us?” demanded Arkad.

“I have one,” responded a red robed, middle aged man. “I buy animals for a living, mostly camels and horses. Sometimes I also buy sheep and goats. The tale I am about to tell will show how opportunity came one night when I least expected it. Maybe that is why I let it escape. You will be the judge.

“Returning to the city one evening after a disheartening ten-days’ journey in search of camels, I was angered to find that the gates of the city were closed and locked. While my slaves spread out our tents for the night, which we would spend with little food and no water, I was approached by an elderly farmer who, like ourselves, found himself locked outside.

“‘Honored sir,’ he addressed me, ‘from your appearance, I’m going to guess you are a buyer. If this is true, I would like to sell you the most excellent flock of sheep that was just driven up. My good wife is very sick with a fever. I must return with all haste. Buy my sheep so that my slaves and I can mount our camels and travel back without delay.’

“It was so dark, I couldn’t see his flock, but from the bleating, I knew it must be a large one. Having wasted ten days looking for the camels that I couldn’t find, I was glad to bargain with him. In his anxiety, he set a very reasonable price. I accepted, knowing my slaves could drive the flock through the city gates in the morning and sell it at a substantial profit.

“Once the bargaining concluded, I called my slaves to bring the torches so we could count the flock that the farmer said contained nine hundred. I won’t bother you, my friends, with a description of the difficulty trying to count so many thirsty, restless, milling sheep. It turned out to be an impossible task. So, I bluntly told the farmer I would count them when the sun came up and pay him then.

“‘Please, most honorable sir,’ he pleaded, ‘pay me only two-thirds of the price tonight so I can be on my way. I will leave my most intelligent and educated slave to help you make the count in the morning. He is trustworthy and you can pay him the balance.’

“But I was stubborn and refused to make the payment that night. Next morning, before I woke up, the city gates opened, and four buyers rushed out looking for flocks. They were eager and willing to pay high prices because the city was threatened with a siege, and food was not plentiful. He was paid more than three times what he was willing to take from me the night before. This was rare good luck that I allowed to escape.”

“This was an unusual tale,” commented Arkad. “What wisdom does it suggest?”

“It would have been smart to make a payment immediately when we knew our bargain was wise,” suggested a saddle maker. “If the bargain is good, then you need protection against your own weaknesses as much as against any other man. We mortals are changeable. Unfortunately, I must say we are more likely to change our minds when we are right than when we are wrong. Wrong, we are stubborn indeed. Right, we are prone to wait and let opportunity escape. My first judgment is my best. But I have always found it difficult to convince myself to proceed with a good bargain when it’s made.”

“Thank you! Again, I like to speak.” The Syrian was up on his feet once again. “These tales much alike. Each time opportunity fly away for same reason. Each time she come to procrastinator, bringing good plan. Each time they hesitate, not say, right now best time, I do it quick. How can men succeed that way?”

“Your words are wise, my friend,” responded the buyer. “Good luck ran away from procrastination in both of these tales. But this is not unusual. The spirit of procrastination is within all men. We want riches; and yet, how often when opportunity appears before us, the spirit of procrastination from within urges various delays in our acceptance. In listening to it we become our own worst enemies.

“In my younger days I didn’t know it by this long word our friend from Syria enjoys. I thought at first it was my own poor judgement that caused me the loss of many profitable trades. Later, I credited it to my stubborn disposition. At last, I recognized it for what it was—a habit of needless delaying where

action was required, action that was prompt and decisive. I really hated when its true character was revealed. With the bitterness of a wild donkey hitched to a chariot, I broke loose from the enemy to my success."

"Thank you! I like ask question from Mr. Merchant." The Syrian was speaking. "You wear fine robes, unlike those of a poor man. You speak like a successful man. Tell us, do you listen now when procrastination whispers in your ear?"

"Like our friend the buyer, I also had to recognize and conquer procrastination," responded the merchant. "To me, it proved to be an enemy, ever watching and waiting to thwart my accomplishments. The tale I related is one of many similar instances I could tell to show how it drove away my opportunities. It is not difficult to conquer once you understand it. No man willingly allows a thief to rob his bins of grain. Nor does any man willingly allow an enemy to drive away his customers and rob him of his profits. When I recognized that my enemy was committing such acts, I conquered him with determination. Every man must master his own spirit of procrastination before he can expect to share in the rich treasures of Babylon.

"What do you say, Arkad? Because you are the richest man in Babylon, many proclaim you to be the luckiest. Do you agree with me that no man can arrive at a full measure of success until he has completely crushed the spirit of procrastination within himself?"

"It is as you are saying," Arkad admitted. "During my long life, I have watched generation after generation, marching forward along the avenues of trade, science, and learning that lead to success in life. Opportunities came to all of these men. Some grasped theirs and moved steadily to the gratification of their deepest desires, but the majority of people hesitated, faltered and fell behind."

Arkad turned to the cloth weaver. "You suggested that we debate good luck. Let's hear what you think about the subject."

"I now see good luck in a different light. I thought of it as something very desirable that might happen to a man without

effort on his part. Now, I do realize that these happenings aren't the sort of things one can attract to himself. From our discussion I have learned *that in order to attract good luck to oneself, it is necessary to take advantage of opportunities*. So, in the future, I will try to make the best of such opportunities that come to me."

"You have well grasped the truth brought out today in our discussion," Arkad replied. "Good luck, we find, often follows opportunity but seldom comes otherwise. Our merchant friend would have found good luck had he accepted the opportunity the good goddess presented to him. Our friend the buyer, would have enjoyed good luck if he had completed the purchase of the flock and sold them at such a handsome profit.

"We pursued this discussion to find a way to entice good luck to us. I feel like we have found the way. Both of the tales illustrated how good luck follows opportunity. Herein lies a truth that similar stories of good luck could not change. The truth is this: Good luck can be enticed by accepting opportunity.

"Those who are eager to take opportunities for their betterment, attract the interest of the good goddess. She is always anxious to help those who please her. Men of action please her best.

"Action will lead you forward to the successes you desire."

**MEN OF ACTION ARE FAVORED BY THE GODDESS OF GOOD LUCK**

## The Five Laws of Gold

“A bag that is heavy with gold or a clay tablet carved with words of wisdom; if you had your choice, which would you choose?”

The sun-tanned faces of the listeners gleamed with interest by the flickering light from the fire of desert shrubs.

“The gold, the gold,” chorused the twenty-seven.

Old Kalabab smiled knowingly.

“Listen,” he resumed, raising his hand. “Hear the wild dogs out there in the night. They howl and wail because they are skinny with hunger. But if you feed them, what do they do? Fight and strut. Then fight and strut some more, giving no thought to the tomorrow that will surely come.

“It is the same with the sons of men. Give them a choice between gold and wisdom—what do they do? Ignore the wisdom and waste the gold. Tomorrow they cry because they have no more gold.

“Gold is reserved for those who know its laws and abide by them.”

Kalabab drew his white robe closed around his lean legs, for a cool night wind was blowing.

“Since you have served me faithfully on our long journey, and since you cared for my camels so well, and since you toiled without complaint across the hot sands of the desert, and since you fought the robbers that wanted to steal my merchandise so bravely, I will tell you tonight the tale of the five laws of gold, such a tale you have never heard before.

“Listen, with deep attention to the words I speak, because if you grasp the meaning and heed them, in the future you will have a great amount of gold.”

He paused impressively. Above was a canopy of blue, the stars shone brightly in the crystal clear skies of Babylonia. Behind the group sat their faded tents, tightly staked against possible desert storms. Beside the tents were neatly stacked

bales of merchandise covered with skins. Nearby, the camel herd sprawled in the sand, some chewing their cuds contentedly, others snoring in hoarse discord.

“You have told us many good tales, Kalabab,” spoke up the chief packer. “We look to your wisdom to guide us tomorrow after our service with you is at an end.”

“I have only told you of my adventures in strange and distant lands, but tonight I will tell you of the wisdom of Arkad, the wise rich man.”

“We have heard a lot about him,” acknowledged the chief packer, “because he was the richest man that ever lived in Babylon.”

“He was the richest man because he was wise in the ways of gold, wiser than any man had ever been before him. Tonight, I will tell you of his great wisdom as it was told to me by Nomiasir, his son, many years ago in Nineveh, when I was but a lad.

“My master and I had lingered long into the night in the palace of Nomiasir. I had helped my master bring great bundles of fine rugs for Nomiasir to try until he found the right color. Finally, he was pleased and commanded us to sit with him and drink, a rare vintage, odorous to the nostrils and warming to my stomach, that was unaccustomed to such a drink.

“Then he told us a tale about the great wisdom of Arkad, his father, just as I will tell you.

“In Babylon it is the custom, as you know, that the sons of wealthy fathers live with their parents in expectation of inheriting the estate. Arkad did not approve of this custom. So, when Nomiasir reached a certain age he sent for the young man and addressed him:

“My son, it is my desire that you receive my estate. You must, however, first prove that you are capable of wisely handling it. So, I want you to go out into the world and show your ability both to acquire gold and to make yourself respected among men.

“To start you off well, I will give you two things that I, myself, was denied when I started as a poor youth to build up a fortune.

“First, I will give you this bag of gold. If you use it wisely, it will be the basis of your future success.

“Second, I will give you a clay tablet on which is carved the five laws of gold. If you incorporate them into your life, they will bring you competence and security.

“Ten years passed, and Nomasir, as he had agreed, returned to his father’s house where they had a great feast in his honor, to which he invited many friends and relatives. After the feast was over, his father and mother mounted their throne-like seats at one side of the great hall, and Nomasir stood before them to give his report as he had promised his father.

“It was evening. The room was hazy with smoke from the wicks of the oil lamps that only dimly lit it. Slaves in white woven jackets and tunics fanned the humid air rhythmically with long-stemmed palm leaves. A stately dignity colored the scene. The wife of Nomasir and his two young sons, with friends and other members of the family, sat on rugs behind him, eagerly listening.

“‘My father,’ he began, ‘I bow before your wisdom. Ten years ago, when I stood at the gates of manhood, you had me go out and become a man among men, instead of remaining a slave to your fortune.

“‘You gave me a generous amount of your gold. You gave me liberally of your wisdom. Of the gold, alas! I must admit, I handled it disastrously. It fled from my inexperienced hands like a wild hare runs from the boy who captures it.’

“The father smiled indulgently. ‘Continue, my son, your tale interests me very much.’

“‘I decided to go to Nineveh, because it was a growing city, and I believed that I might find opportunities there. I joined a caravan and made numerous friends among its members. Two well-spoken men, who had a beautiful white horse as fast as the wind, were among them.

“ ‘As we traveled, they told me that in Nineveh was a wealthy man who owned a horse so swift that it had never been beaten. Its owner believed that no horse living could run with greater speed. So, he would wager any sum however large that his horse could outrun any horse in all Babylon. Compared to their horse, my friends said, it was like a lumbering donkey that could be beaten with ease.

“ ‘They offered, as a great favor, to allow me to join them in a bet. I was impressed with the plan.

“ ‘Our horse was badly beaten and I lost a lot of my gold.’ The father laughed. ‘Later, I discovered that was a deceitful plan of these men and they would journey around with caravans looking for victims. You see, the man in Nineveh was their partner and shared with them the bets he had won. This shrewd deceitful act taught me my first lesson in looking out for myself.

“ ‘I would soon learn another lesson, equally bitter. In the caravan there was another young man who I had become quite friendly with. He was the son of wealthy parents and, like me, was traveling to Nineveh to find a suitable location. Not long after our arrival, he told me that a merchant had died and his shop with its merchandise and customers could be secured at a paltry price. He said that we would be equal partners, but he must return to Babylon first to secure his gold. He asked me to purchase the stock with my gold, agreeing that his gold would be used to carry on our venture later.

“ ‘He kept delaying his trip to Babylon, proving in the meantime to be an unwise buyer and a foolish spender. I finally put him out, but not before the business had deteriorated to where we had only unsellable goods and no gold to buy other goods. I sold what was left to an Israelite for a pitiful sum.

“ ‘Soon after that, I tell you, my father, there were bitter days. I looked for employment and couldn’t find any, because I didn’t have a trade or training that would allow me to earn. I sold your horses. I sold my slave. I sold my extra robes so I could have food and a place to sleep, but each day poverty crept closer.

“ ‘But in those bitter days, I remembered your confidence in me, my father. You had sent me out to become a man, and I was determined to accomplish this.’ The mother buried her face and wept softly.

“ ‘At this time, I thought about the tablet you had given to me on which you carved the five laws of gold. So, I carefully read your words of wisdom, and realized that if I had only sought your wisdom first, I wouldn’t have lost my gold. I learned each law by heart and determined that when the goddess of good fortune smiled upon me once more, I would be guided by the wisdom of age and not by the inexperience of youth.

“ ‘For the benefit of you who are seated here tonight, I will read the wisdom of my father as it is engraved on the clay tablet that he gave me ten years ago:

### THE FIVE LAWS OF GOLD

Gold comes gladly and increasing quantity to any man who will put by no less than one-tenth of his earnings to create an estate for his future and his family’s future.

Gold works diligently and contentedly for the wise owner who finds a profitable job for it, multiplying like the flocks of the field.

Gold clings to the protection of the cautious owner who invests it under the advice of men who handle it wisely.

Gold slips away from the man who invests it in businesses or purposes that he is not familiar with or not approved by those skilled in them.

Gold leaves the man who tries to force it to earn impossible interest or who follows the alluring advice of tricksters and schemers or who trusts it to his own inexperience and romantic desires in investment.

“ ‘These are the five laws of gold as written by my father. I proclaim they have a greater value than gold itself, as I will show with the rest of my tale.’

“He again faced his father. ‘I have told you of the depth of poverty and despair that my inexperience brought me.

“ ‘However, there is no chain of disasters that will not come to an end. Mine came when I got employment managing a crew of slaves working on the new outer wall of the city.

“ ‘Profiting from my knowledge of the first law of gold, I saved a copper from my first earnings, adding to it at every opportunity until I had a piece of silver. It was a slow procedure, because one has to live. I spent reluctantly, I admit, because I was determined to earn back as much gold as you, my father, had given to me before the ten years were over.

“ ‘One day the slave master, with whom I had become quite friendly, said to me: “You are a thrifty youth who doesn’t waste what he earns. Have you put gold away that isn’t earning interest?”

“ ‘Yes,’ I replied, ‘It is my greatest desire to accumulate gold to replace the gold my father gave to me and that I have lost.’

“ ‘I will admit, this is a worthy ambition, and do you know that the gold that you have saved can work for you and earn much more gold?’

“ ‘Unfortunately! My experience has been bitter, because my father’s gold has run from me, and I am afraid my own gold will do the same.’

“ ‘If you have confidence in me, I will give you a lesson in the profitable handling of gold,’ he replied. ‘Within a year the outer wall will be complete and ready for the great gates of bronze that will be built at each entrance to protect the city from the king’s enemies. There is not enough metal in all of Nineveh to make those gates and the king has not thought to acquire it ahead of time. Here is my plan: A group of us will pool our gold and send a caravan to the far away copper and tin mines and bring the metal for the gates to Nineveh. When the king says, ‘Make the great gates,’ we can supply the metal alone and a great price he will pay. If the king will not buy from us, we will still have the metal that we can sell for a fair price.’

“ ‘In his offer, I recognized an opportunity to follow the third law and invest my savings under the guidance of wise men. I

wasn't disappointed. Our venture was a success, and my small store of gold was increased greatly by the transaction.

“ ‘In due time, I was accepted as a member of this same group in other ventures. They were wise in the profitable handling of gold. They talked over each plan presented with great care, before entering in on it. They wouldn't take a chance on losing their principal or tying it up in unprofitable investments from which their gold couldn't be recovered. Foolish things like the horse race and the partnership that I entered with my inexperience, they wouldn't have even considered them. They would have immediately pointed out their weaknesses.

“ ‘Through my association with these men, I learned to safely invest gold to bring profitable returns. As the years went on, my treasure increased more and more rapidly. I not only made back as much as I lost, but much more.

“ ‘Through my misfortunes, my trials and my success, I have tested time and again the wisdom of the five laws of gold, my father, and have proven them true in every test. Whoever doesn't have the knowledge of the five laws, gold doesn't come often, and quickly goes away. But whoever abides by the five laws, gold comes and works as his dutiful slave.’

“Nomasir stopped speaking and motioned to a slave in the back of the room. The slave brought forward three heavy leather bags one at a time. Nomasir took one of these and placed it on the floor before his father, addressing him again:

“ ‘You gave me a bag of gold, Babylon gold. See in its place, I return to you a bag of Nineveh gold of equal weight. An equal exchange, as all will agree.

“ ‘You gave me a clay tablet inscribed with wisdom. See in its place, I return two bags of gold.’ He took the other two bags from the slave and placed them on the floor before his father.

“ ‘I'm doing this to prove to you, my father, of how much greater value I consider your wisdom than your gold. But who can measure the value of wisdom in bags of gold? Without wisdom, gold is quickly lost by those who have it, but with

wisdom, gold can be secured by those who don't have it, as these three bags of gold prove.

"It gives me the deepest satisfaction, my father, to stand before you and say that, because of your wisdom, I have been able to become rich and respected before men."

"The father placed his hand upon the head of Nomasir. 'You have learned your lessons well, and I am, indeed, fortunate to have a son to whom I can entrust my wealth.'"

Kalabab stopped his tale and looked critically at his listeners.

"What does this tale of Nomasir mean to you?" he continued.

"Who among you can go to your father or to the father of your wife and tell them of your wise handling of your earnings?"

"What would these respectable men think if you said: 'I have traveled great distances, learned a lot, labored long hours, and earned large amounts, but alas, I have little gold. Some money I spent wisely, some I spent foolishly and I have lost a lot in unwise ways.'

"Do you still think it only an inconsistency of fate that some men have a lot of gold and others don't have much gold? Then you are wrong.

"Men have great amounts of gold when they know the five laws of gold and abide by them.

"Because I learned these five laws when I was young and followed them, I have become a wealthy merchant. I didn't accumulate my wealth by some strange magic.

"Wealth that comes quickly leaves the same way.

"Wealth that stays to give enjoyment and satisfaction to the owner comes gradually, because it is a child born out of knowledge and persistent purpose.

"To earn wealth is only a slight burden on the thoughtful man. Bearing the burden consistently from year to year accomplishes the final purpose.

"The five laws of gold offer to you a rich reward for its observance.

“Each of these five laws is rich with meaning and if you overlooked this in the brevity of my tale, I will now repeat them. I know each of them by heart because in my youth, I could see their values and would not be content until I knew them word for word.

## The First Law of Gold

Gold comes gladly and in increasing quantity to any man who will put away no less than one-tenth of his earnings to create an estate for his future and the estate of his family.

“Any man who will put away one-tenth of his earnings consistently and invest it wisely will surely create a valuable estate that will provide an income for him in the future and further guarantee safety for his family in case the gods call him to the world of darkness. This law always says that gold comes gladly to such a man. I can truly confirm this in my own life. The more gold I accumulate, the quicker it comes to me and in increased quantities. The gold that I save earns more and its earnings earn more, and this is the working out of the first law.”

## The Second Law of Gold

Gold works diligently and contentedly for the wise owner who finds profitable employment for it, multiplying like the flocks of the field.

“Gold is a willing worker. It is eager to multiply when opportunity presents itself. To every man who has a store of gold set aside, opportunity comes for its most profitable use. As the years pass, it multiplies itself in surprising fashion.”

## The Third Law of Gold

Gold clings to the protection of the cautious owner who invests it under the advice of men wise in handling it.

“Gold clings to the cautious owner, just as it flees from the careless owner. The man who looks for the advice of men who are wise in handling gold soon learns not to jeopardize his treasure, but to preserve it safely and to enjoy its consistent increase.”

## The Fourth Law of Gold

Gold slips away from the man who invests it in businesses or purposes he is not familiar with, or which are not approved by those who are skilled in those areas.

“To the man who has gold, but is not skilled in handling it, many profitable uses will appear for it. Too often these uses are in danger of being lost, and if properly analyzed by wise men, show small possibility of profit. So, the inexperienced owner of gold who trusts his own judgement and invests it in businesses he is not familiar with, too often finds his judgment imperfect, and pays for his inexperience with his treasure. Wise is he who invests his treasures under the advice of men skilled in the ways of gold.”

## The Fifth Law of Gold

Gold leaves the man who forces it to make impossible interest or who follows the alluring advice of tricksters and schemers or who trusts his own inexperience and romantic desires in investment.

“Fancy propositions that thrill you like adventure tales always come to the new owner of gold. These appear to give his treasure magic powers that will enable it to make impossible returns. But listen to the wise men to verify they know the risks that lurk behind every plan to make great wealth suddenly.

“Don’t forget the rich men of Nineveh who wouldn’t take a chance of losing their principal or tying it up in unprofitable investments.

“This ends my tale of the five laws of gold. In telling the story, I have told you all the secrets of my own success.

“But they are not secrets but truths that every man must first learn and then follow who want to step out of the crowd that, like wild dogs, must worry every day for food to eat.

“Tomorrow, we’ll enter Babylon. Look! See the fire that burns eternally above the Temple of Bel! We are already in sight of the golden city. Tomorrow, each of you will have gold, the gold you have earned by your faithful services.

“Ten years from tonight, what could you tell us about the gold?

“If there is any man among you, who, like Nomasir, will use a portion of their gold to start for themselves an estate and then be guided by the wisdom of Arkad, ten years from now, this is a safe wager, like the son of Arkad, they will be rich and respected among men.

“Our wise acts follow us through life to please us and to help us. Just the same, our unwise acts follow us to plague and torment us. Unfortunately, they can’t be forgotten. At the top of the list of the things that torment us and follows us are the memories of the things we should have done, of the opportunities that came to us and we didn’t take.

“Rich are the treasures of Babylon, so rich that no man can count their value in pieces of gold. Each year, they grow richer and more valuable. Like the treasures of every land, they are a reward, a rich reward awaits the men of purpose who determine to secure their share.

“In the strength of your own desires is a magic power. Guide this power with your knowledge of the five laws of gold and you will share in the treasures of Babylon.”

## The Gold Lender of Babylon

Fifty pieces of gold! Never before had Rodan, the spear-maker of old Babylon, carried so much gold in his leather wallet. He bounced happily down the king's highway from the palace of his most generous Majesty. The gold clinked cheerfully as the wallet on his belt swayed with each step—the sweetest music he had ever heard.

Fifty pieces of gold! All his! He could hardly realize his good fortune. There was great power in those clinking discs! They could purchase anything he wanted, a grand house, land, cattle, camels, horses, chariots, whatever he might desire.

What should he do with it? This evening as he turned into a side street towards the home of his sister, he could think of nothing he would rather possess than those glittering, heavy pieces of gold—his to keep.

It was on an evening some days later that a perplexed Rodan entered the shop of Mathon, the gold lender and dealer of jewels and rare fabrics. Glancing neither to the right nor the left at the colorful pieces of clothing displayed, he passed through to the living quarters at the rear. Here he found Mathon lounging on a rug eating a meal.

“I want to ask your advice because I don’t know what to do.” Rodan stood, feet apart.

Mathon’s narrow, shallow face smiled a friendly greeting. “What reckless thing have you done that you would seek a gold lender? Have you been unlucky at the gaming table? Or has some plump dame captured your heart? For many years I have known you, but you have never wanted me to help you with your troubles.”

“No, no. Nothing like that. I’m not looking for gold. Instead, I need your wise advice.”

“Listen! Listen! What does this man say? No one comes to the gold lender for advice. My ears must be deceiving me.”

“They hear perfectly well.”

“Can this be true? Rodan, the spear-maker, displays more smarts than all the rest, because he comes to Mathon, not for gold, but for advice. Many men come to me for gold to pay for their follies, but as for advice, they don’t want it. But who is more able to advise than the gold lender, who many men come to in times of trouble?

“You will eat with me, Rodan,” he continued. “You will be my guest for the evening, Ando!” he commanded of the slave, “grab a rug for my friend, Rodan, the spear-maker, who came to me for advice. He will be my honored guest. Bring him a lot of food and get my largest cup for him. Get the best wine so he can have satisfaction in drinking it.

“Now, tell me what troubles you.”

“It is the king’s gift.”

“The king’s gift? The king gave you a gift and it’s giving you trouble? What kind of gift?”

“Since he was so pleased with the design I submitted to him for a new point on the spears of the royal guard, he presented me with fifty pieces of gold, and now I’m perplexed.

“I am approached each hour the sun travels across the sky by those who would share it with me.”

“That is natural. More men want gold than have it and would wish someone who come by it easily to share it. But can you not say ‘No?’ Is your will not as strong as your fist?”

“To many I can say no, but sometimes it would be easier to say yes. Can someone refuse to share with their sister who he loves deeply?”

“Surely, your own sister would not want to deprive you of enjoying your reward.”

“But it is for Araman, her husband, who she wants to be a rich merchant. She feels like he has never had a chance and she wants me to loan to him this gold so he can become a prosperous merchant and then he’ll repay me from his profits.”

“My friend,” resumed Mathon, “this is a great subject you brought to discuss. Gold brings to its possessor responsibility

and a changed position with his fellow men. He is scared to lose it or it get tricked away from him. It brings a feeling of power and ability to do good. Likewise, it brings opportunities where his very good intentions could bring him difficulties.

“Did you ever hear of the farmer of Nineveh who could understand the language of animals? I guess you haven’t, because this is not the tale men like to tell over the fire. I will tell it to you because you should know that there is more than passing gold from the hands of one to the hands of another to borrowing and lending.

“This farmer, who could understand what the animals said to each other, stayed in the farmyard each evening just to listen to their words. One evening he heard the ox whining to the donkey about the difficulty of their jobs: ‘I labor pulling the plow from morning until night. No matter how hot the day, or how tired my legs are, or how the rope chafes my neck, but I still have to work. But you are a creature of leisure. You are draped with a colorful blanket and do nothing more than carry our master around where he wants to go. When he doesn’t go anywhere, you rest and eat the green grass all day long.’

“Now the donkey, in spite of his vicious heels, was a good fellow and sympathized with the ox. ‘My good friend, he replied, ‘you do work very hard and I will help you ease your life. So, I will tell you how you can have a day of rest. In the morning when the slave comes to hitch you to the plow, lie on the ground and bellow a lot so that he thinks you are sick and can’t work.’

“So the ox took the advice of the donkey and the next morning the slave returned to the farmer and told him the ox was sick and couldn’t pull the plow.

“‘Then,’ said the farmer, ‘hitch the donkey to the plow because the plowing must go on.’

“All that day the donkey, who had only intended to help his friend, found himself forced to do the ox’s task. When night came and he was released from the plow his heart was bitter and his legs were tired and his neck was sore where the rope had chafed it.

"The farmer went to the barnyard to listen.

"The ox started. 'You are a great friend. Because of your wise advice I have enjoyed a day of rest.'

" 'And I,' snorted the donkey, 'am like many other simplehearted beasts who starts to help a friend and ends up doing his task for him. From now on you pull your own plow, because I heard the master tell the slave to call for the butcher if you get sick again. I wish he would call the butcher, because you are a lazy fellow.' So they didn't speak to each other anymore-this ended their friendship. Can you tell the moral of this tale, Rodan?"

"That was a good tale," responded Rodan, "but I don't see the moral."

"I didn't think that you would. But there is one and it is simple too. It's this: If you want to help your friend, do so in a way that will not bring your friend's trouble to yourself."

"I hadn't thought of that. It was a wise moral. I don't want to take on the burdens of my sister's husband. But tell me. You lend to a lot of people. Don't the borrowers repay?"

Mathon smiled the smile of one whose soul is rich with a lot of experience. "Could a loan be made well if the borrower cannot repay it? Shouldn't the lender be wise and judge carefully whether his gold can be useful to the borrower and return to him once more; or whether it will be wasted by someone unable to use it wisely and leave him without his treasure, and leave the borrower with a debt he can't repay? I will show you the tokens in my token chest and let them tell you some of their stories."

Into the room he brought a chest as long as his arm covered with red pigskin and ornamented with bronze designs. He put it on the floor and squatted before it, both hands on the lid.

"I take a token from each person I lend to for my token chest, to remain there until the loan is repaid. When they repay, I give it back, but if they never repay, it will always remind me of the person who was not faithful to my confidence.

"The safest loans, as my token box tells me, are to those whose possessions are more valuable than the one they want. They own lands, or jewels, or camels, or other things that could be sold to repay the loan. Some of the tokens that were given to me are jewels of more value than the loan. Others are promises that if the loan is not repaid as we agreed they will deliver the property settlements to me. On loans like those I am sure that my gold will be returned with the interest on top, because the loan is based on property.

"In another class are those who have the capacity to earn. They are like you, who labor or serve and are paid. They have income and if they are honest and have no misfortune, I know that they also can repay the gold I loan them and the interest I am entitled to. These loans are based on human effort.

"Others don't have property or assured earning capacity. Life is hard and there will always be some who can't adjust themselves to it. Unfortunately, for the loans I make to them, even though they are not larger than a pence, my token box will censure me in the years to come unless the loan is guaranteed by good friends of the borrower who know he is honorable."

Mathon released the clasp and opened the lid. Rodan leaned forward eagerly.

At the top of the chest was a bronze neck-piece laying on a scarlet cloth. Mathon picked up the piece and patted it affectionately. "This will always remain in my token chest because the owner has passed on into the great darkness. I treasure it and I treasure his memory, because he was my good friend. We traded together with a lot of success until out of the east he found a woman to marry, beautiful, but not like our women. A dazzling creature. He spent his gold lavishly to gratify her desires. He came to me in distress when his gold was gone. I talked with him. I told him I would help him master his finances once again. He swore by the sign of the Great Bull that he would. But it was not to be. During a fight she thrust a knife into the heart he had dared her to pierce."

"And she?" questioned Rodan.

“Yes, of course, this was hers.” He picked up the scarlet cloth. “In bitter remorse she threw herself into the Euphrates river. These two loans will never be repaid. The chest tells you, Rodan, that humans in the throes of great emotions are not safe risks for the gold lender.

“Here! Now this one is different.” He reached for a ring carved out of ox bone. “This belongs to a farmer. I buy the rugs of his workers. The locusts came and they had no food. I helped him and when the new crop came in, he repaid me. Later, he came again and told me about strange goats in a distant land that a traveler told him stories of. They had long hair so fine and soft he could weave it into rugs more beautiful than anyone had ever seen in Babylon. He wanted a herd of them, but he had no money. So, I lent him the gold to make the journey and bring back the goats. Now his herd is going and next year I will surprise the lords of Babylon with the most expensive rugs it had been their good fortune to buy. Soon I must return his ring. He insists on repaying me promptly.”

“Some borrowers do that?” asked Rodan.

“If they borrow for purposes that bring money back to them, they usually pay back quickly. But if they borrow because of their mistakes, I warn you to be cautious if you want to ever have your gold back in your hand again.”

“Tell me about this,” requested Rodan, picking up a heavy gold bracelet inset with jewels in rare designs.

“The women appeal to you my good friend,” bantered Mathon.

“I am still younger than you,” retorted Rodan.

“I’ll give you that, but this time you suspect romance where there is none. The owner of this bracelet is fat and wrinkled and talks so much and says so little that she drives me mad. Once they had a lot of money and were great customers, but bad times came upon them. She has a son that she wanted to make a merchant. So, she came to me and borrowed gold so that her son could become a partner of a caravan owner who

travels with his camels selling in one city what he buys in another.

“This man proved to be a rascal because he left the poor boy in a distant city without money and without friends, leaving early while the boy slept. Maybe when the boy grows to manhood, he will repay; until then, I get no interest for the loan-only a lot of talk. But I’ll admit that the jewels are worthy of the loan.”

“Did this lady ask for your advice to see if the loan was wise?”

“Quite the opposite. She had a picture in her mind of her son as a wealthy and powerful man of Babylon. To suggest anything to the contrary would infuriate her. I gave her a fair warning. I knew the risk for the inexperienced boy, but since she offered security for the loan, I couldn’t refuse her.

“This,” continued Mathon, waving a bit of pack rope tied in a knot, “belongs to Nebatur, the camel trader. When he buys a herd larger than his funds would allow, he brings me this knot and I lend him what he needs. He is a wise trader. I have confidence in his good judgment and can lend to him freely. Many other merchants of Babylon have my confidence because of their honorable behavior. Their tokens come and go frequently in my token box. Good merchants are an asset to our city, and it benefits me to help them and to keep trade moving so that Babylon can be prosperous.”

Mathon picked out a beetle carved out of turquoise and tossed it on the floor. “A bug from Egypt. The lad who owns this does not care if I ever get my gold back. When I scold him he replies, ‘How can I repay you when bad luck follows me? You have plenty more gold.’ What can I do? The token is his father’s-a worthy man of small means, who put up his land and herd to back his son’s enterprises. The boy found success at first and then was overzealous to gain great wealth. He didn’t have enough knowledge and was too immature. His enterprise collapsed.

“Youth is ambitious. Youth would take short cuts to wealth and the desirable things it can buy. To get wealth quickly, youth

often borrows unwisely. Youth, never having had experience, cannot realize that hopeless debt is like a deep pit that you can descend quickly and where one can struggle in vain for many days. It is a pit of sorrow and regrets where the brightness of the sun is overcast, and night is filled with restless sleep. But I don't discourage borrowing gold. I encourage it. I recommend it if it is for a wise purpose. I made my first real success as a merchant with borrowed gold.

"But what should the lender do in this case? The boy is in despair and accomplishes nothing. He is discouraged. He doesn't make an effort to repay. My heart won't let me deprive the father of his land and cattle."

"You tell me what I was interested to hear." Said Rodan, "but, you didn't answer my question. Should I lend my fifty pieces of gold to my sister's husband? They mean so much to me."

"Your sister is a sterling woman who I have much esteem for. If her husband comes to me and asks to borrow fifty pieces of gold, I would ask him what purpose he would use it for.

"If he answers that he wants to become a merchant like myself and deal in jewels and rich furnishings, I would say, 'What knowledge do you have in the way of trade? Do you know where you can buy at the lowest cost? Do you know where you can sell at a good price?' Could he say yes to these questions?"

"No, he could not," Rodan admitted. "He has helped me make spears and he has helped some in the shops."

"Then, I would say to him that his purpose for the loan is not wise. Merchants must learn their trade. His ambition, though worthy, is not practical and I would not lend him any gold.

"But, if he could say: 'Yes, I have helped many merchants. I know how to travel to Smyrna and to buy the rugs the housewives weave at a low cost. I also know a lot of the rich people of Babylon who I can sell these it at a large profit.' Then I would say: "Your reason is wise, and your ambition is

honorable. I would be glad to lend you the fifty pieces of gold if you can give me security that they will be returned." But would he say, 'I have no security other than that I am an honorable man and will pay you well for the loan.' Then I would reply, 'I treasure every piece of gold. If the robbers took it from you as you journeyed to Smyrna or took the rugs from you when you returned, then you would have no way to pay me back and my gold would be gone.'

"Gold, you see, Rodan, is the merchandise of the money lender. It is easy to lend. If it is lent unwise then it is difficult to get back. The wise lender doesn't want the risk of the undertaking but the guarantee of safe repayment.

"It is good", he continued, "to assist those that are in trouble, it is good to help those whom fate had dealt a heavy blow. It is good to help those who are starting so they can make progress and become valuable citizens. But help must be given wisely, lest, like the farmer's donkey, in our desire to help, we take the burden upon ourselves that belongs to someone else.

"Again, the conversation got away from me, Rodan, but listen to my answer: Keep your fifty pieces of gold. What your labor earns for you and what is given to you for your reward is your own and no man can put an obligation on you to part with it unless it's your wish. If you would lend it so that it can earn you more gold, then lend with caution and in many places. I don't like idle gold, but I like too much risk even less.

"How many years have you worked as a spear maker?

"Do you think your sister would want to jeopardize the savings of fifty years of labor so her husband could experiment on being a merchant?"

"Not if I said it like you."

"Then go to her and say: "Three years I have worked every day except fasting days, from morning until night, and I have denied myself many things that my heart wanted. For each year of labor and self-denial I have one piece of gold. You are my favorite sister and I want your husband to have a business that he will greatly prosper. If he will submit a plan to me that seems

wise and possible to my friend, Mathon, then I will gladly lend him my savings of an entire year so that he can have an opportunity to prove that he can succeed.' Do that and if he has the soul within him to succeed, he can prove it. If he fails, he won't owe you more than he can hope to repay some day.

"I am a gold lender because I own more gold than I can use in my own trade. I want my surplus gold to work for others and earn more gold. I don't want to risk losing my gold because I have worked hard and denied myself a lot to secure it. So, I will no longer lend any of it where I am not confident that it is safe and will be returned to me. And I won't lend it where I am not convinced that its earnings will be promptly paid to me.

"I have told you, Roden, a few secrets of my token chest. From them you can learn about the weakness of men and their eagerness to borrow what they don't have a definite way to repay. From this you can see how often their high hopes of the great earnings they could make, if they only had gold, are only false hopes that they don't have the ability or training to fulfill.

"You, Rodan, now have gold that you should make earn more gold for yourself. You are about to become like me, a gold lender. If you safely protect your treasure it will produce good earnings for you and be a rich source of pleasure and profit during all of your days. But if you let it escape from you, it will be a source of constant sorrow and regret as long as your memory lasts.

"What do you desire the most from this gold in your wallet?"

"To keep it safe."

"Wisely spoken," replied Mathon approvingly. "Your first desire is for safety. Do you think it would be truly safe from possible loss in the hands of your sister's husband?"

"I'm afraid not, because he is not smart when guarding gold."

"Then don't be swayed by foolish sentiments of obligation to trust your treasure to anyone. If you want to help your family or your friends, find other ways than risking the loss of your treasure. Don't forget that gold slips away in unexpected ways

from those unskilled in guarding it. You may as well waste your treasure on extravagance than let others lose it for you.

“What is your second desire, after safety, for this treasure of yours?”

“That it will earn more gold.”

“Again, you speak with wisdom. It should earn and grow larger. Gold that is wisely lent may even double itself before you grow old. If you risk losing it then you risk losing it all just so it would earn a good return.

“So, don’t be swayed by the fantastic plans of impractical men who think they see ways to force your gold to make unusually large earnings. Such plans are the creations of dreamers who are unskilled in the safe and dependable laws of trade. Be conservative in what you expect it to earn so you can keep and enjoy your treasure. To lend it out with a promise of unrealistic returns is to invite loss.

“Try to associate yourself with men and enterprises whose success is established, so that your treasure can earn under their skillful use and be safely guarded by their wisdom and experience.

“I hope you can avoid the misfortunes that follow most of the sons of men to whom the gods see fit to entrust with gold.”

Rodan tried to thank him for his wise advice, but he would not listen, saying, “The king’s gift will teach you lessons. If you keep the fifty pieces of gold you must be discreet. Many uses will tempt you. You will be given a lot of advice. Numerous opportunities to make large profits will be offered to you. The stories from my token box should warn you. Before you let any piece of gold leave your pouch to be sure that you have a safe way to get it back again. If you need further advice from me, come back again. I will gladly give it.

“Before you go, read what I have carved beneath the lid of my token box. It applies both to the borrower and the lender”

**BETTER A LITTLE CAUTION THAN A GREAT REGRET**

## The Walls of Babylon

Old Banzar, grim warrior of another day, stood guard at the passageway leading to the top of the ancient walls of Babylon. Up above, valiant defenders were battling to hold the walls. The future existence of this great city depended on them along with its hundreds of thousands of citizens.

Over the walls came the roar of the attacking armies, the yelling of many men, the trampling of thousands of horses, the deafening boom of the battering rams pounding the bronzed gates.

In the street behind the gate lounged the spearman, waiting to defend the entrance if the gates were to give way. There were only a few men left. The main armies of Babylon were with the king, far away in the east on the great expedition against the Elamites. No attack on the city had been anticipated during their absence, so the defending forces were small. Unexpectedly, from the north, bore down the mighty armies of the Assyrians. And now the walls must hold, or Babylon was doomed.

Banzar was around great crowds of citizens, white-faced and terrified, eagerly wanting news of the battle. With hushed awe they watched the stream of wounded and dead being carried or helped out of the passageway.

Here was the crucial point of attack. After three days of circling around the city, the enemy had suddenly thrown its great strength against this section and this gate.

The defenders from the top of the wall fought off the climbing platforms and the scaling ladders of the attackers with arrows, burning oil and, if any reached the top, spears. Thousands of the enemy's archers poured a deadly barrage of arrows against the defenders.

Old Banzar had the best position for news. He was closest to the conflict and the first to hear of each fresh repulse of the frenzied attackers.

An elderly merchant crowded close to him, his palsied hands quivering. "Tell me! Tell me!" he pleaded. "They cannot get in. My sons are with the king. There is no one to protect my old wife. They will steal all my goods. They will leave us with no food. We are old, too old to defend ourselves-too old to be slaves. We will starve. We will die. Tell me they can't get in."

"Calm yourself, good merchant," the guard responded. "The walls of Babylon are strong. Go back to the marketplace and tell your wife that the walls will protect you and all your possessions as safely as they protect the rich treasures of the king. Keep close to the walls so the arrows that are flying over don't hit you!"

A woman with a baby in her arms took the old man's place as he left. "Sergeant, what news do you have from the top? Tell me the truth so I can reassure my poor husband. He is in bed with a fever from his terrible wounds, but he insists on wearing his armor and his spear to protect me because I am pregnant. He says the vengeful lust of our enemies will be terrible if they should break in."

"You can be confident mother now and mother to be, the walls of Babylon will protect you and your babies. They are high and strong. Don't you hear the yells of our valiant defenders as they empty the cauldrons of burning oil on the ladder scalers?"

"Yes, I do hear that and also the roar of the battering rams that hammer at our gates."

"Go back to your husband. Tell him that the gates are strong and will withstand the rams. Also tell him the scalers climb the walls but all they will get is a spear thrust. Watch your way and hurry behind buildings."

Banzar stepped aside to clear the passage way for heavily armed reinforcements. As they tramped by with clanking bronze shields and heavy tread, a small girl plucked at his girdle.

"Tell me please, soldier, are we safe?" she pleaded. "I hear the awful noises. I see all the men bleeding. I am so frightened."

What will become of my family, of my mother, little brother and the baby?"

The grim old soldier blinked his eyes and thrust his chin forward as he observed the child.

"Don't be afraid, little one," he reassured her. "The walls of Babylon will protect you, your mother, little brother, and the baby. It was built for the safety of people like you by the good Queen Semiramis over a hundred years ago. They have never been broken through. Go back and tell your mother and little brother and the baby that the wall of Babylon will protect them and they don't need to fear."

Day after day old Banzar stood at his post and watched the reinforcements file up the passageway, there to stay and fight until wounded or dead they came down once more. Around him, unceasingly crowded around frightened citizens eagerly wanting to learn if the walls would hold. To all of them he gave his answer with the fine dignity of an old soldier, "The walls of Babylon will protect you."

The attack waged on for three weeks and five days with scarcely ceasing violence. Banzer's jaw set harder and grimmer as the passage behind, wet with the blood of the many wounded, was churned into mud by the never ceasing streams of men passing up and staggering down. Each day the slaughtered attackers were piled up in heaps by the wall. Each night they were carried back and buried by their comrades.

On the fifth night of the fourth week the racket was subsiding. The first streaks of daylight, illuminating the plains, showed great clouds of dust that was raised by the retreating armies.

A mighty shout went up from the defenders. There was no mistaking what it meant. It was repeated by the waiting troops behind the walls. It was echoed by the citizens on the streets. It swept over the city with the violence of a storm.

People rushed from the houses. The streets were jammed with a throbbing mob. The pent-up fear from weeks of terror found an outlet in the wild chorus of joy. From the top of the

high tower of the Temple of Bel burst forth the flames of victory. Blue smoke floated skyward to carry the message far and wide.

The walls of Babylon had once again repulsed a mighty and vicious foe that was determined to loot her rich treasures and to ravish and enslave her citizens.

Babylon endured century after century because it was *fully protected*. It could not afford to be otherwise.

The walls of Babylon were an outstanding example of man's need and desire for protection. This desire is inherent in the human race. It is just as strong today as it ever was, but we have developed broader and better plans to accomplish the same purpose.

In this day, behind the impregnable walls of insurance, savings accounts, and dependable investments, we can guard ourselves against the unexpected tragedies that might enter any door and seat themselves before any fireside.

**WE CANNOT AFFORD TO BE WITHOUT  
ADEQUATE PROTECTION**

## The Camel Trader of Babylon

The hungrier someone becomes, the cleaner their mind works-also the more sensitive they become to the smell of food.

Tarkad, the son of Azure, certainly thought so. For two whole days he hadn't tasted food except for two small figs he stole from over the wall of a garden. He couldn't grab another one before the angry woman rushed out and chased him down the street. Her shrill cries were still ringing in his ears as he walked through the marketplace. They helped him to restrain his restless fingers from snatching the tempting fruits from the baskets of the market women.

He had never realized before how much food was brought to the markets of Babylon and how good it smelled. Leaving the market, he walked across to the inn and paced back and forth in front of the eating house. Maybe he might meet someone he knows here; someone he could borrow a copper coin from that would get him a smile from the unfriendly inn keeper and, with it, a liberal helping of food.

While he daydreamed, he unexpectedly found himself face to face with the one man he wanted to avoid the most, the tall bony figure of Dabasir, the camel trader. Of all the friends and others who he had borrowed small amounts from, Dabasir made him feel the most uncomfortable because of his failure to keep his promises to repay on time.

Dabasir's face lit up at the sight of him. "Ha! It's Tarkad, just the person I have been looking for so he can repay the two pieces of copper that I lent him a moon ago; also, the piece of silver that I lent to him before that. I'm glad I saw you. I can make good use of the coins this very day. What do you say, boy? What do you say?

Tarkad stuttered and his face flushed. He didn't have enough food in his empty stomach to give him strength to argue with the outspoken Dabasir. "I am sorry, verry sorry" he mumbled weakly, "but today I don't have the copper or the silver to repay you."

"Then get it," Dabasir insisted. "Surely you can get a hold of a few coppers and a piece of silver to repay the generosity of an old friend of your father's who helped you when you were in need?"

"It is because ill fortune pursues me that I cannot pay today."

"Ill fortune! Would you blame the gods for your own weakness? Ill fortune follows every man who thinks of borrowing more than of repaying. Come with me, boy, while I eat. I am hungry and I would like to tell you a tale."

Tarkad flinched from the brutal frankness of Dabasir, but at least here was an invitation to enter the coveted doorway of the eating house.

Dabasir pushed him to a far corner of the room where they sat on small rugs.

When Kauskor, the owner, appeared smiling, Dabasir addressed him with his usual freedom, "Fat lizard of the desert, bring me a leg of goat, very brown and juicy, and bread and all of the vegetables because I am hungry and want a lot of food. Do not forget my friend here. Bring him a jug of water. Have it cooled because the day is hot."

Tarkad's heart sank. Does he have to sit here and drink water while he watches this man devour an entire goat leg? He said nothing. He thought of nothing he could say.

Dabasir, however, knew no such thing as silence. Smiling and waving his hand good-naturedly to the other customers, all of whom knew him, he continued.

"I heard from a traveler, just returning from Urfa, of a certain rich man who has a piece of stone cut so thin that you can look through it. He put it in the window of his house to keep out the rain. It is yellow, the traveler says, and he was allowed to look through it and all the outside world looked strange and not like it really is. What do you think about that, Tarkad? Do you think the world could look like a different color than what it is?"

"I think so," responded the boy, much more interested in the fat leg of goat placed before Dabasir.

“Well, I know it’s true because I myself have seen the world in all different colors from what it really is and the tale I am about to tell relates to how I came to see it in the right color once again.”

“Dabasir is going to tell a tale,” whispered a neighboring diner to his neighbor, and dragged his rug closer. Other diners brought their food and crowded in a semi-circle. They crunched noisily in the ears of Tarkad and brushed him with their meaty bones. He was the only one who didn’t have food. Dabasir did not offer to share with him or even point to a small corner of the hard bread that had broken off and had fallen from the platter onto the floor.

“The story that I am about to tell,” began Dabasir, pausing to bite a good chunk from the goat leg, “relates to my early life and how I came to be a camel trader. Did anyone know that I was once a slave in Syria?”

A murmur of surprise ran through the audience that Dabasir listened to with satisfaction.

“When I was a young man,” continued Dabasir after another vicious onslaught on the goat leg, “I learned the trade of my father, saddle making. I worked with him in his shop and found a wife. Being young without great skills, I only earned a little bit, just enough to support my excellent wife in a modest way. I craved good things that I could not afford. Soon I found that the shop keepers would trust me to pay later even though I couldn’t pay at the time.

“Being young and without experience, I didn’t know that someone who spends more than he earns is sowing the winds of needless self-indulgence from which he is sure to reap the whirlwinds of trouble and humiliation. So, I indulged my desires for fine cloths and bought luxuries for my good wife and our home, beyond our means.

“I paid as I could and for a while everything went well. But in time I discovered I could not use my earnings to live on and to pay my debts. Creditors began to harass me to pay for my extravagant purchases and my life became miserable. I borrowed from my friends, but I couldn’t repay them either.

Things went from bad to worse. My wife returned to her father and I decided to leave Babylon and look for another city where a young man could have a better chance to make it.

“For two years I had a restless and unsuccessful life working for a caravan trader. Then I joined a bunch of likeable robbers who scoured the desert for unarmed caravans. These deeds were unworthy of the son of my father, but I was seeing the world through a colored stone and I did not realize what low level I had fallen to.

“We had success on our first raid, capturing a rich haul of gold and silks and valuable merchandise. We took this loot to Ginir and squandered it.

“The second time we weren’t so fortunate. Just after we made our capture, we were attacked by the spearmen of a native chief who the caravans paid for their protection. Our two leaders were killed, and the rest of us were taken to Damascus where we were stripped of our clothing and sold as slaves.

“I was purchased for two pieces of silver by a Syrian desert chief. With my hair shaved and only a loin cloth to wear, I was not so different from the other slaves. Being a reckless youth, I thought it was just another adventure until my new master took me in front of his four wives and told them they could have me for a eunuch.

“Then, indeed, I realized the hopelessness of my situation. These desert men were fierce and warlike. I was just a subject to their will without weapons or means of escape.

“I was fearful as I stood there, with the four women looking me up and down. I wondered if I could expect pity from them. Sira, the first wife, was older than the others. Her face was expressionless as she looked at me. I turned from her with little consolation. The next was a sneering beauty who looked at me as indifferently as if I had been a worm. The two younger ones whispered and laughed like it was all an exciting joke.

“It seemed like a lifetime went by as I stood waiting for someone to speak. Each woman appeared willing to let the others make the decision. Finally, Sira spoke up in a cold voice.

“I have plenty of eunuchs, but we have few camel tenders and the ones we do have are worthless. Today I wanted to visit my mother who is sick with a fever and there is no slave that I would trust to lead my camel. Ask this slave if he can lead a camel.”

“My master asked me, ‘What do you know about camels?’

“Trying to conceal my eagerness, I replied, ‘I can make them kneel, I can load them, I can lead them on long trips without tiring. If need be, I can repair their saddle.’

“The slave speaks like he knows enough,’ observed my master. ‘Sira, if you so desire, take this man for your camel tender.’

“So, I was turned over to Sira and that very day I led her camels on a long journey to see her sick mother. I took the opportunity to thank her for intervening and also to tell her that I wasn’t a slave by birth, but the son of a free man, an honorable saddle maker of Babylon. I also told her a lot of my story. Her comments were unsettling to me and I pondered what she said afterwards.

“How can you call yourself a free man when your weakness has brought you to this? If a man has the soul of a slave in himself won’t he become one no matter how he was born, just like how water seeks its level? If a man has the soul of a free man within him, won’t he become respected and honored in his own city, in spite of his misfortune?”

“For over a year I was a slave and lived with the other slaves, but I was determined not to become one of them. One day Sira asked me, ‘In the evening when the other slaves can mingle and enjoy the company of each other, why do you sit in your tent alone?’

“I responded, ‘I am pondering what you said to me. I think if I have the soul of a slave, then I cannot join them, so I must sit apart.’

“I, too, must sit apart,’ she confided. ‘My dowry was large, and my lord married me because of it. But he doesn’t desire me. What every women longs for is to be desired. Because of

this and because I am barren and have neither a son nor a daughter, I must sit apart. If I were a man, I would rather die than be a slave like you, but the conventions of our tribe make slaves of women.'

" 'What do you think of me after all this time?' I asked her suddenly, 'Do I have the soul of a man or the soul of a slave?'

" 'Do you have a desire to repay the just debts you owe in Babylon?' she asked.

" 'Yes, I have the desire, but I don't see how I would do it.'

" 'If you happily let the years slip by and make no effort to repay, then you have the soul of a slave. No man is otherwise who cannot respect himself and no man can respect himself who doesn't repay his honest debts.'

" 'But what can I do while I am a slave in Syria?'

" 'Stay a slave in Syria, you weakling.'

" 'I am not a weakling,' I denied fiercely.

" 'Then prove it.'

" 'How?'

" 'Doesn't your great king fight his enemies in every way he can and with every force he has? Your debts are your enemies. They ran you out of Babylon. You left them alone and they grew too strong for you. If you had fought them as a man, you could have conquered them and be an honored member of the town. But you didn't have the soul to fight them and behold your pride has gone down until you are a slave in Syria.'

" I thought a lot about her unkind accusations and many defensive phrases I said to prove I was not a slave at heart, but I wouldn't have the chance to use them. Three days later, the maid of Sira took me to her mistress.

" 'My mother is very sick again,' she said. 'Saddle the two best camels in my husband's herd. Tie on the water skins and saddle bags for a long journey. The maid will give you food from the kitchen tent.' I packed the camels wondering about the quantity of provisions the maid had provided, because her mother lived less than a day's ride away. The maid rode the

camel in the back, and I led the camel of my mistress. When we reached her mother's house it was just dark. Sira dismissed the maid and said to me:

“ ‘Dabasir, do you have the soul of a free man or the soul of a slave?’

“ ‘The soul of a free man,’ I insisted.

“ ‘Now is your chance to prove it. Your master has drunk deeply and his chiefs are in a stupor. Take these camels and make your escape. Here is a bag of clothes of your master's to disguise you. I will say you stole the camels and ran away while I visited my sick mother.’

“ ‘You have the soul of a queen.’ I told her. ‘I really wish I could lead you to happiness.’

“ ‘Happiness,’ she responded, ‘doesn't await the runaway wife who looks for it in far away lands among strange people. Go your own way and may the gods of the desert protect you because the journey is far and barren of food or water.’

“I didn't need further urging and thanked her warmly and went away into the night. I didn't know this strange country and had only a dim idea of the direction Babylon was in, but went out bravely across the desert toward the hills. One camel I rode and the other I led. All that night I traveled and all the next day, urged on by the knowledge of the terrible fate that awaits slaves who stole their master's property and tried to escape.

“Late that afternoon, I reached a rough country as uninhabitable as the desert. The sharp rocks bruised the feet of my faithful camels and soon they were picking their way, slowly and painfully along. I didn't meet men or beasts and understood why they cursed this inhospitable land.

“It was the type of journey that from that point only a few men live to tell the tale. Day after day we plodded along. Food and water gave out. The heat of the sun was merciless. At the end of the ninth day, I slid off the back of my mount with the feeling that I was too weak to ever remount, and I would surely die, lost in this abandoned country.

"I sat up and looked around me. There was a coolness in the morning air. My camels lay defeated not far away. Around me was a vast waste of broken country covered with rock and sand and thorny things, no sign of water, nothing to eat for me or my camels.

"Could this be the peaceful quiet that I face at my end? My mind was clearer than it had ever been before. My body now seemed to have little importance. My parched and bleeding lips, my dry and swollen tongue, my empty stomach, all had lost their supreme agonies of the day before.

"I looked across into the uninviting distance and once again thought of the question, 'Do I have the soul of a slave or the soul of a free man?' Then I realized that if I had the soul of a slave, I should give up, lie down in the desert and die, a fitting end for a runaway slave.

"But if I had the soul of a free man, what should I do? I would force my way back to Babylon, repay the people who had trusted me, bring happiness to my wife who truly loved me and bring peace and pride to my parents.

"'Your debts are your enemies that have run you out of Babylon,' Sira had said. Yes, it was true. Why had I refused to stand my ground like a man? Why had I allowed my wife to go back to her father?

"Then a strange thing happened. The whole world seemed to be a different color as though I had been looking at it through a colored stone which had been suddenly removed. At last, I saw what was truly valuable in life.

"Die in the desert! Not me! With a new vision, I saw the things I must do. First, I would go back to Babylon and face every man who I owed money to. I would tell them that after years of wandering and misfortune, I had come back to pay my debts as fast as the gods would permit me. Next, I will make a home for my wife and become a citizen that my parents should be proud of.

"My debts were my enemies, but the men I owed were my friends because they had trusted me and believed in me.

"I staggered weakly to my feet. Hunger didn't matter. Thirst didn't matter. They were just roadblocks on the road to Babylon. The soul of a free man surged within me and I was going back to conquer my enemies and reward my friends. This new resolve was thrilling.

"The glazed eyes of my camels brightened at the new note in my husky voice. With great effort, after many attempts, they got on their feet. With pitiful perseverance, they pushed on toward the north where something within me said we would find Babylon.

"We found water. We passed into a more fertile country that had grass and fruit. We found the trail to Babylon because the soul of a free man looks at life as a series of problems to be solved and solves them, while the soul of a slave whines, 'What can I do when I am just a slave?'

"How about you, Tarkad? Does your empty stomach make your head exceedingly clear? Are you ready to take the road that leads back to self-respect? Can you see the world in its true color? Do you have the desire to pay your honest debts, however many they may be, and once again be a respected man in Babylon?"

Moisture came to the eyes of the boy. He rose eagerly to his knees. "You have shown me a vision; already I feel the soul of a free man surge inside of me."

"But how did you do when you returned?" questioned an interested listener.

"Where determination is, the way can be found," Dabasir replied. "Now I had the determination, so I went out to find a way. First, I visited every man I owed and begged for his patience until I could earn money to repay him. Most of them met me gladly. Several reviled me but others offered to help me; one person gave me the help I needed. It was Mathon, the gold lender. When he learned that I had been a camel tender in Syria; he sent me to old Nebatur, the camel trader, who had just been commissioned by our good king to purchase many herds of good camels for the great expedition. With him, I could put my knowledge of camels to good use. Gradually I

was able to repay every copper and every piece of silver. Then at last I could hold up my head and feel that I was an honorable man among men."

Again, Dabasir turned to his food. "Kauskor, you snail," he called loudly to be heard in the kitchen, "the food is cold. Bring me more meat fresh from the roaster. Bring out a very large portion for Tarkad as well, the son of my old friend, who is hungry and will eat with me."

So, the tale of Dabasir the camel trader of old Babylon ended. He found his own soul when he realized a great truth, a truth that was known and used by wise men long before his time.

It has led men of all ages out of difficulties and into success and it will continue to do so for those who have the wisdom to understand its magic power. It is for any man to use who reads these lines.

**WHERE DETERMINATION IS, THE WAY CAN BE FOUND.**

# The Clay Tablets From Babylon

St. Swithin's College  
**Nottingham University**  
Newark-on-Trent  
Nottingham

October 21, 1934

Professor Franklin Caldwell,  
Care of British Scientific Expedition  
Hillah, Mesopotamia.

My dear Professor:

The five clay tablets from your recent excavation in the ruins of Babylon arrived on the same boat with your letter. I have been fascinated with no end and have spent many pleasant hours translating their inscriptions. I should have answered your letter at once, but delayed until I could complete the translations which are attached.

The tablets arrived without damage, thanks to your careful use of preservatives and excellent packing.

You will be as astonished as we were in the laboratory at the story they tell. You expect the dim and distant past to talk of romance and adventure. "Arabian Nights" sort of things, you know. But instead, it talks about the struggle of a person named Dabasir to pay off his debts. I realized that the conditions on this old world haven't changed as much in five thousand years as someone might expect.

It's odd, you know, but these old inscriptions rather "rag" me, as the students say. Being a college professor and all, I am supposed to be a thinking human being with a working knowledge of most subjects. But here comes this old chap out of the dust-covered ruins of Babylon to offer a way I had never

heard of to pay off my debts and at the same time acquire gold to jingle in my wallet.

It is a pleasant thought, I say, and interesting to prove whether it will work as well nowadays as it did in old Babylon. Mrs. Shrewsbury and myself are planning to try out his plan on our own finances which could be much improved.

Wishing you the best of luck in your worthy undertaking and waiting eagerly for another opportunity to assist you.

Yours Sincerely,  
Alfred H. Shrewsbury  
Department of Archaeology.

### Tablet No. 1

Now, when the moon becomes full, I, Dabasir, only recently returning from slavery in Syria, with the determination to pay my many just debts and become a man of means, worthy of respect in my native city of Babylon, hereby engrave on the clay a permanent record of my story to guide and assist me in carrying out my lofty goals.

Under the wise advice of my good friend Mathon, the gold lender, I am determined to follow an exact plan that he says will lead any honorable man out of debt and into means and self-respect.

This plan includes three purposes that are my hope and desire.

First, the plan provides for my future prosperity.

So, one-tenth of all I earn will be set aside as mine to keep. Mathan was wise when he said:

“The man who keeps in his purse both gold and silver that he doesn’t spend is good to his family and loyal to his king.

"The man who has only a few coppers in his purse is indifferent to his family and indifferent to his king.

"But the man who has nothing in his purse is unkind to his family and is disloyal to his king because his heart is bitter.

"Therefore, the man who wants to succeed must have coins that he can keep to jingle in his purse, so that he has love in his heart for his family and loyalty to his king."

Second, the plan says that I should support and clothe my good wife who has returned to me with loyalty from her father's house. Mathan says that to take good care of a faithful wife puts self-respect into the heart of a man and adds strength and determination to his mission.

Therefore, seven-tenths of all I earn will be used to provide a home, clothes to wear, and food to eat, with a bit extra to spend, so that our lives will not be lacking in pleasure and enjoyment. But he said to be careful that we don't spend greater than seven-tenths of what I earn for these worthy purposes. Here lies the success of the plan. I must live on this portion and never use more or buy what I can't pay for out of this portion.

## Tablet No. 2

Third, the plan says that out of my earnings my debts will be paid.

Therefore, each time the moon is full, two-tenths of all I have earned will be divided honorably and fairly among those who have trusted me and to whom I am indebted. So, in due time all my debts will be paid.

Therefore, I will engrave the name of every man that I am indebted to and the honest amount of my debt.

Fahru, the cloth weaver, 2 silver, 6 copper.

Sinjar, the couch maker, 1 silver.

Ahmar, my friend, 3 silver, 1 copper.

Zankar, my friend, 4 silver, 7 copper.

Askamir, my friend, 1 silver, 3 copper.

Harinsir, the jewelmaker, 6 silver, 2 copper

Diarbeker, my father's friend, 4 silver, 1 copper.

Alkahad, the house owner, 14 silver.

Mathon, the gold lender, 9 silver.

Birejik, the farmer, 1 silver, 7 copper.

*(From here on, disintegrated. Cannot be deciphered.)*

### Tablet No. 3

To these creditors I owe in total one hundred and nineteen pieces of silver and one hundred and forty-one pieces of copper. Because I owed these sums and saw no way to repay them, in my stupidity I allowed my wife to return to her father and I left my native city to look for easy wealth elsewhere, only to find disaster and be sold into the degradation of slavery.

Now that Mathon has shown me how I can repay my debts in small amounts of my earnings, I realize the great extent of my stupidity in running away from the results of my extravagant purchases.

So, I have visited my creditors and explained to them that the only resource I have to pay them is my ability to earn, and I plan to apply two-tenths of all I earn on my debts evenly and honestly. This is how much I can do but nothing more. If they are patient, in time my debts will be paid in full.

Ahmar, who I thought was my best friend, yelled at me bitterly and I left him humiliated. Birejik, the farmer, pleaded that I pay him first because he badly needed help. Alkahad, the house owner, was disagreeable and insisted he would give me trouble unless I settled in full with him soon.

All of the rest accepted my proposal. Therefore, I am more determined than ever to carry through on my plan. I am convinced that it is easier to pay my just debts than to avoid them. Even though I can't meet the needs and demands of a few of my creditors, I will deal with all of them impartially.

## Tablet No. 4

It is a full moon again. I have worked hard with a free mind. My good wife has supported my plans to pay my creditors. Because of our determination, I have earned nineteen pieces of silver during the past month, buying camels with good lungs and good legs for Nebatur.

I have divided this according to the plan. One-tenth I have set aside to keep as my own, seven-tenths I have divided with my good wife to pay for our living. Two-tenths I have divided among my creditors as evenly as I could do with coppers.

I did not see Ahmar but left the payment with his wife. Birejik was so pleased he kissed my hand. Only old Alkahad was grouchy and said I must pay faster. I replied that if I was allowed to be well fed and not worried, that would enable me to pay faster. All of the others thanked me and spoke well of my efforts.

So, at the end of one month, my indebtedness is reduced by almost four pieces of silver and I have almost two pieces of silver besides that, that no man has a claim on. My heart is lighter than it has been for a long time.

Again, a full moon. I have worked hard but with poor success. I have only been able to buy a few camels. I have only earned eleven pieces of silver. Nevertheless, my good wife and I have stuck by the plan even though we have bought no new clothes and eaten little else besides herbs. Again, I paid ourselves one-tenth of the eleven pieces, while we lived on seven-tenths. I was surprised when Ahmar commended my payment, even though it was small. So did Birejik. Alkahad flew into a rage but when I told him to give back his portion if he didn't want it, he calmed down. The others were as content as before.

The moon shines full again and I am greatly delighted. I found a fine herd of camels and bought many good ones, so my earnings were forty-two pieces of silver. This month my wife

and I bought much needed sandals and clothes. Also, we have dined well on meat and fowl.

We were able to pay more than eight pieces of silver to our creditors. Even Alkahad did not protest.

This plan is great because it is leading us out of debt and giving us wealth that is ours to keep.

It has been three months since I last carved on this clay. Each time I paid myself one-tenth of all that I earned. Each time my good wife and I have lived on seven-tenths even though at times it was difficult. Each time I have paid two-tenths to my creditors.

In my purse I now have twenty-one pieces of silver that are mine. It makes my head stand up straight on my shoulders and makes me proud to walk among my friends.

My wife keeps our home well and is well dressed. We are happy to live together.

The plan has untold value. Hasn't it made an honorable man out of an ex-slave?

### Tablet No. 5

Again, the moon shines full, and I remember that it has been a long time since I carved on the clay. It has been twelve months in fact. But today I will not neglect my record because on this day I have paid the last of my debts. This is the day my good wife and my thankful self, celebrate with a great feast because our determination has paid off.

Many things happened on my final visit to my creditors that I will remember for a long time. Ahmar begged for my forgiveness for his unkind words and said that out of all his friends he valued my friendship the most.

Old Alkahad is not so bad after all, because he said, "You were once a piece of soft clay to be pressed and molded by any hand that touched you, but now you are a piece of bronze

capable of holding an edge. If you ever need silver or gold again, come to me."

He is not the only one who holds me in high regard. Many others speak differently to me. My good wife looks at me with a light in her eyes that makes a man have confidence in himself.

But it is the plan that has made my success. It has enabled me to pay all my debts and to jingle both gold and silver in my purse. I recommend it to everyone who wants to get ahead. If it will enable an ex-slave to pay his debts and have gold in his purse, can't it help any man to find independence? I myself am not finished with it, because I am convinced that if I keep following the plan, it will make me rich among men.

St. Swithin's College  
Nottingham University  
Newark-on-Trent  
Nottingham

November 7<sup>th</sup>, 1936

Professor Franklin Caldwell,  
Care of British Scientific Expedition,  
Hillah, Mesopotamia.

My dear professor:

If, in your digging in those ruins of Babylon, you encounter the ghost of a former resident, an old camel trader named Dabasir, do me a favor. Tell him his scribbling on those clay tablets, so long ago, has earned him the lifelong gratitude of a couple of college folks back here in England.

You might remember my letter from a year ago that Mrs. Shrewsbury and myself intended to try his plan for getting out of debt and at the same time having gold to jingle. You may have guessed, even though we tried to keep it from our friends, our desperate situation.

We were frightfully humiliated for years by a lot of old debts and worried sick out of fear that some of the tradespeople might start a scandal that would force me out of the college. We paid and paid—every shilling we could squeeze out of our income—but it was hardly enough to hold things even. Besides that, we were forced to buy all our things where we could get further credit regardless of higher costs.

It developed into a vicious cycle that would grow worse instead of better. Our struggles were getting hopeless. We couldn't move to a less costly apartment because we owed the landlord. There did not appear to be anything we could do to improve our situation.

Then, here comes your acquaintance, the old camel trader from Babylon, with a plan to do just what we wanted to accomplish. He jolly well stirred us up to follow his system. We

made a list of all our debts and I took it around and showed it to everyone we owed money to.

I explained how it was simply impossible for me to ever pay them the way things were going. They could easily see this for themselves from the figures. Then I explained that the only way I saw how to pay in full was to set aside twenty percent of my income each month to be divided pro rata, which would pay them in full in a little over two years. That, in the meantime, we would go on a cash basis and give them the further benefit of our cash purchases.

They were quite decent. Our greengrocer, a wise old chap, put it in a way that helped the others to understand. "If you pay for all you buy and then pay some on what you owe, that is better than you have done, because you ain't paid down the account at all in three years."

Finally, I had them all sign their names to an agreement binding them not to bother us as long as the twenty percent of our income was paid regularly. Then we began scheming on how to live on seventy percent. We were determined to keep that extra ten percent to jingle. The thought of silver and possibly gold was quite alluring.

It was like having an adventure to make the change. We enjoyed figuring this way and that, to live comfortably on that remaining seventy percent. We started with rent and managed to secure a fair reduction. Next, we put our favorite brands of tea and such under suspicion and were surprised how often we could purchase superior qualities at less cost.

It is too long of a story for a letter but anyhow, it did not prove difficult. We managed and cheerfully at that. What a relief it proved to be to have our affairs in such a shape we were no longer persecuted by past due accounts.

I must not neglect, however, to tell you about that extra ten percent we were supposed to jingle. Well, we did jingle it for some time. Now don't laugh too soon. You see, that is the funny part. It is the real fun, to start accumulating money that you don't want to spend. There is more pleasure in saving up such a surplus than there could be in spending it.

After we had jingled to our hearts' content, we found a more profitable use for it. We started an investment that we could pay that ten percent into each month. This is proving to be the most satisfying part of our new plan. It is the first thing we pay out of my check.

There is a gratifying sense of security to know our investment is growing steadily. By the time my teaching days are over it should be a snug sum, large enough so the income will take care of us for the rest of our lives.

All of this we did out of my same old check. Difficult to believe, but absolutely true. All our debts are being gradually paid and at the same time our investment is increasing. Besides we get along, financially, even better than before. Who would believe there could be such a difference in results between following a financial plan and just drifting along.

At the end of the next year, when all our old bills will have been paid off, we will have more to put into our investment besides some extra for travel. We are determined to never again allow our living expenses to exceed seventy percent of our income.

Now you can understand why we would like to extend our personal thanks to that old chap whose plan saved us from our "Hell on Earth."

He knew. He had been through it all. He wanted others to benefit from his own bitter experiences. That is why he spent tedious hours carving his message on the clay.

He had a real message for fellow sufferers, a message so important that after five thousand years it has risen out of the ruins of Babylon, just as true and just as vital as the day it was buried.

Yours sincerely,  
Alfred H Shrewsbury,  
Department of Archaeology.

## The Luckiest Man in Babylon

At the head of his caravan, proudly rode Sharru Nada, the merchant prince of Babylon. He liked fine cloth and wore rich and becoming robes. He liked fine animals and sat effortlessly on his spirited Arabian stallion. If you looked at him, you could hardly have guessed that he was old. You certainly would not have suspected he was troubled.

The journey from Damascus is long and there are many hardships in the desert. But he didn't mind. The Arab tribes are fierce and eager to loot rich caravans. He didn't fear them because he had many mounted guards that gave him protection. His trouble was caused by the young man at his side, who he was bringing from Damascus. His name was Hadan Gula, the grandson of his partner from years past, Arad Gula, to whom he felt he owed a debt of gratitude which he could never repay. He wanted to do something for his grandson, but the more he considered it, the more difficult it seemed because of the boy himself.

Eyeing the young man's rings and earrings, he thought to himself, "He thinks jewels are for men, but he has his grandfather's strong face. But his grandfather didn't wear such gaudy robes. But I asked him to come, hoping that I might help him get a head start for himself and get away from the wreck his father had made of their inheritance."

Hadan Gula broke in on his thoughts, "Why do you work so hard, always riding with your caravan on these long journeys? Do you never take time to enjoy life?"

Sharru Nada smiled. "To enjoy life?" he repeated. "What would you do to enjoy life if you were me?"

"If I had wealth equal to yours, I would live like a prince. I would never ride across the hot desert. I would spend the shekels as fast as they came into my purse. I would wear the richest robes and the rarest jewels. That would be a life to me, a life worth living." Both men laughed.

“Your grandfather didn’t wear jewels,” Sharru Nada spoke before he thought, then continued jokingly, “Would you have no time to work?”

“Work was made for slaves,” Hadan Gula responded.

Sharra Nada bit his lip and made no reply, riding in silence until the trail led them to the slope. Here he tied up his horse and pointed to the green valley, far in the distance, “Look, there is the valley. Look far down and you can barely see the walls of Babylon. The tower is the Temple of Bel. If your eyes are sharp you might even be able to see the smoke from the eternal fire on its crest.”

“So that is Babylon? I have always wanted to see the wealthiest city in all the world,” Hadan Gula commented. “Babylon, where my grandfather started his fortune. If he were still alive today, we wouldn’t be in this situation.”

“Why would you wish for his spirit to linger on earth past its allotted time? You and your father can carry on his good work.”

“Unfortunately, neither of us has his gift. Father and I don’t know his secret for attracting the golden shekels.”

Sharru Nada did not reply but rode thoughtfully down the trail to the valley. Behind them followed the caravan in a cloud of reddish dust. After some time, they reached the Kings’ highway and turned south through the irrigated farms.

Three old men plowing a field caught Sharru Nada’s attention. They seemed strangely familiar. How ridiculous! One doesn’t pass a field after forty years and find the same men plowing there. But something within him said they were the same men. One held the plow with an uncertain grip. The others laboriously plodded beside the oxen, beating them with their barrel staves to keep them pulling.

Forty years ago, he had envied these men! How gladly he would have exchanged places! But what a difference now. He looked back at his trailing caravan, well-chosen camels, and donkeys with pride. They were loaded high with valuable goods from Damascus. All of this was only one of his possessions.

He pointed to the plowers, saying, "They are still plowing the same field they were forty years ago."

"They look like it, but why do you think they are the same?"

"I saw them there," Sharru Nada replied.

Memories were racing through his mind. Why couldn't he bury the past and live in the present? Then he saw, as in a picture, the smiling face of Arad Gula. The barrier between himself and the cynical youth beside him dissolved.

But how could he help such an arrogant youth with his spendthrift ideas and bejeweled hands? He had plenty of work he could offer to willing workers, but he didn't have any for men who considered themselves too good for work. But he owed it to Arad Gula to do something, and certainly not a halfhearted attempt. He and Arad Gula had never done things that way. They were not that sort of men.

A plan came to him, almost in a flash. There were objections. He must consider his own family and his own standing. It would be cruel; it would hurt. Being a man of quick decisions, he dismissed his objections and decided to act.

"Would you be interested in hearing how your grandfather and I started our partnership that proved to be so profitable?" he questioned.

"Why don't you just tell me how you made the golden shekels? That is all I need to know," the young man parried.

Sharru Nada ignored the reply and continued, "My story begins with those men plowing. I was no older than you are now. As the column of men that I marched with approached, good old Megiddo the farmer, scoffed at the halfhearted way that they plowed. Megiddo was chained next to me. 'Look at those lazy fellows,' he protested, 'the plow holder makes no effort to plow deep, and the beaters don't keep the oxen in a straight line. How can they expect to raise a good crop with their poor plowing?'"

"Did you say Megiddo was chained to you?" Hadan Gula asked in surprise.

“Yes, with bronze collars around our necks and a heavy chain between us. Next to him was Zabado, the sheep thief. I had known him in Harround. At the end was a man we called Pirate, because he did not tell us his name. We guessed he was a sailor because he had entwined serpents tattooed on his chest, which is sailor fashion. The column was made up so that the men could walk in fours.”

“You were chained as a slave?” Handan Gula asked incredulously.

“Didn’t your grandfather tell you I was once a slave?”

“He often spoke of you but never hinted you were a slave.”

“He was a man you could trust with your innermost secrets. You too are a man I can trust, am I right?” Sharru Nada looked him square in the eye.

“You can rely on my silence, but I am amazed. Tell me how you became a slave?”

Sharru Nada shrugged his shoulders, “Any man can find himself as a slave. It was a gaming house and barley beer that brought me disaster. I was the victim of my brother’s bad decisions. In a brawl, he killed his friend. I was bonded to the widow by my father, desperate to keep my brother from being prosecuted under the law. When my father could not raise the silver to free me, she, in her anger, sold me to the slave dealer.”

“What a shame and injustice!” Hadan Gula protested. “But tell me, how did you regain your freedom?”

We will get to that, but not yet. Let’s continue my tale. As we passed, the plowers jeered at us. One took off his ragged hat and bowed low, calling out, ‘Welcome to Babylon, guests of the King. He is waiting for you at the city wall where the banquet is spread, mud bricks and onion soup.’ There was an uproar of farmer laughter.

“Pirate flew into a rage and cursed them bitterly. ‘What did those men mean when they said the King was waiting for us on the walls?’ I asked him.

" 'To the city walls you march and carry bricks until your back breaks. Maybe they beat you to death before it breaks. They won't beat me. I'll kill 'em.'

" Then Megiddo spoke up, 'It doesn't make sense to me to talk about masters beating willing, hard-working slaves to death. Masters like good slaves and treat them well.'

" 'Who wants to work hard?' commented Zabado. 'Those plowers are wise fellows. They're not breaking their backs. Just pretending as if they are.'

" 'You can't get ahead by shirking,' Megiddo protested. 'If you plow a hectare, that is a good day's work, and any master knows it. But when you plow only a half, that's shirking. I don't shirk. I like to work, and I like to do good work, because work is the best friend I've ever known. It has brought me all the good things I've had, my farm and cows and crops, everything.'

" 'Yea, and where are these things now?' scoffed Zabado. 'I figure it pays better to be smart and get by without working. You watch Zabado, if we're sold to the walls, I'll be carrying the water bag or some easy job when you, who like to work, will be breaking your backs carrying bricks.' He laughed his silly laugh.

" Terror gripped me that night. I could not sleep. I crowded close to the guard rope, and while the others slept, I attracted the attention of Godoso who was doing the first guard watch. He was one of those marauding Arabs, the sort of rogue who, if he robbed you of your purse, would think he must also cut your throat.

" 'Tell me, Godoso,' I whispered, 'when we get to Babylon, will we be sold to the walls?'

" 'Why do you want to know?' he questioned cautiously.

" 'Can't you understand?' I pleaded. 'I am young. I want to live. I don't want to be worked or beaten to death on the walls. Is there any chance for me to get a good master?'

" He whispered back, 'I'll tell you something. You are a good fellow, give Godoso no trouble. Most times we go first to slave market. Listen now. When buyer come, tell 'em you good worker, like to work hard for good master. Make 'em want to

buy. You not make 'em buy, next day you carry brick. Mighty hard work.'

"After he walked away, I lay in the warm sand, looking up at the stars and thinking about work. What Megiddo had said about it being his best friend made me wonder if it would be my best friend. Certainly it would be if it helped me out of this.

"When Megiddo awoke, I whispered my good news to him. It was our one ray of hope as we marched toward Babylon. Late in the afternoon we approached the walls and could see the lines of men, like black ants, climbing up and down the steep diagonal paths. As we drew closer, we were amazed at the thousands of men working; some were digging in the moat, others mixed the dirt into mud bricks. The greatest number were carrying the bricks in large baskets up those steep trails to the masons. \*

\*{The famous works of ancient Babylon, its walls, temples, hanging gardens and great canals, were built by slave labor, mainly prisoners of war, which explains the inhuman treatment they received. This force of workmen also included many citizens of Babylon and its provinces who had been sold into slavery because of crimes or financial troubles. It was a common custom for men to put themselves, their wives or their children up as a bond to guarantee payment of loans, legal judgments or other obligations. In case of default, those so bonded were sold into slavery.}

"The overseers cursed the laggards and cracked bullock whips over the backs of those who failed to keep in line. Poor, worn-out fellows were seen to stagger and fall beneath their heavy baskets, unable to rise again. If the whip failed to bring them to their feet, they were pushed to the side of the paths and left writhing in agony. Soon they would be dragged down to join other broken bodies beside the roadway to await unsanctified graves. As I beheld the ghastly sight, I shuddered. So, this was what awaited my father's son if he failed at the slave market.

"Godoso had been right. We were taken through the gates of the city to the slave prison and next morning marched to the pens in the market. Here the rest of the men huddled in fear

and only the whips of our guards could keep them moving so the buyers could examine them. Megiddo and myself eagerly talked to every man who allowed us to address him.

“The slave dealer brought soldiers from the King’s Guard who shackled Pirate and brutally beat him when he protested. As they led him away, I felt sorry for him.

“Megiddo felt that we would soon part ways. When no buyers were near, he talked to me earnestly to impress on me how valuable work would be to me in the future: ‘Some men hate it. They make it their enemy. Better to treat it like a friend, make yourself like it. Don’t complain because it is hard. If you think about what a good house you built, then who cares if the beams are heavy, and it is far away from the well to carry the water for the plaster. Promise me, boy, if you get a master, work for him as hard as you can. If he does not appreciate all you do, never mind. Remember, work, well-done, does good to the man who does it. It makes him a better man.’ He stopped as a burly farmer came to the enclosure and looked at us critically.

“Megiddo asked about his farm and crops, and soon convinced him that he would be a valuable man. After violent bargaining with the slave dealer, the farmer pulled out a fat purse from beneath his robe, and soon Megiddo had followed his new master out of sight.

“A few other men were sold during the morning. At noon, Godoso told me that the dealer was disgusted and would not stay another night but would take all who remained at sundown to the King’s buyer. I was becoming desperate when a plump, good-natured man walked up to the wall and asked if there was a baker in our group.

“I approached him saying, ‘Why would a good baker like yourself want a baker with bad habits? Wouldn’t it be easier to teach a willing man like myself your skilled ways? Look at me, I am young, strong, and like to work. Give me a chance and I will do my best to earn gold and silver for your purse.’

“He was impressed by my willingness and began bargaining with the dealer who had never noticed me since he bought me but now spoke eloquently about my abilities, good health and

good disposition. I felt like a fat ox being sold to a butcher. I followed my new master away, thinking I was the luckiest man in Babylon.

“I really liked my new home. Nana-naid, my master, taught me how to grind the barley in a stone bowl that stood in the courtyard, how to build a fire in the oven and then how to grind very fine sesame flower for honey cakes. I had a couch in the shed where his grain was stored. The old slave housekeeper, Swasti, fed me well and was pleased at the way I helped her with the heavy tasks.

“Here was the chance I was waiting for to make myself valuable to my master and, I hoped, to find a way to earn my freedom.

“I asked Nana-naid to show me how to knead the bread and to bake. He did and was very pleased with my willingness to learn. Later, when I could do this well, I asked him to show me how to make the honey cakes, and soon I was doing all the baking. My master was glad to be idle, but Swasti shook her head in disapproval. ‘No work to do is bad for any man,’ she declared.

“I felt like it was time for me to think of a way that I could earn coins to buy my freedom. As the baking was finished at noon, I thought Nana-naid would approve if I found profitable employment for the afternoons and might share in the earnings with me. Then the thought came to me, why not bake more of the honey cakes, and peddle them to the hungry men on the streets of the city?

“I presented my plan to Nana-naid this way: ‘If I can use my afternoons after the baking is finished to earn more coins for you, wouldn’t it only be fair if you share my earnings with me so I can have money of my own to spend on those things that every man desires and needs?’

“‘Fair enough, fair enough,’ he admitted. When I told him of my plan to peddle our honey cakes, he was well pleased. ‘Here is what we will do,’ he suggested. ‘You sell them at two for a penny, then half of the pennies will be mine to pay for the

flour and the honey and the wood to bake them. The rest, I'll take half and you can have the other half.'

"I was very pleased by his generous offer that I could keep one-fourth of my sales. That night I worked late to make a tray to display the cakes. Nana-maid gave me one of his worn robes so I could look good, and Swasti helped me patch it and wash it clean.

"The next day I baked an extra supply of honey cakes. They looked brown and tempting on the tray as I went along the street, loudly calling out my wares. At first no one seemed interested, and I became discouraged. I kept going and later in the afternoon, as men became hungry, the cakes began to sell and soon my tray was empty.

"Nana-maid was well pleased with my success and gladly paid me my share. I was delighted to own pennies. Megiddo had been right when he said a master appreciated good work from his slaves. That night, I was so excited over my success I could hardly sleep and tried to figure out how much I could earn in a year and how many years it would take to buy my freedom.

"As I went out with my tray of cakes every day, I soon found regular customers. One of these men was none other than your grandfather, Arad Gula. He was a rug merchant and sold to the housewives, going from one end of the city to the other, accompanied by a donkey loaded high with rugs and a slave to tend it. He would buy two cakes for himself and two for his slave, always wanting to talk with me while they ate them.

"Your grandfather said something to me one day that I will always remember. 'I like your cakes, boy, but I like your fine enterprise even more. Spirit like that can carry you far on the road to success.'

"But how can you understand, Hadan Gula, what such words of encouragement could mean to a slave boy, lonely in a great city, struggling with all he had in him to find a way out of his humiliation?

"As the months went by, I continued to add pennies to my purse. It began to be a comforting weight on my belt. Work

was proving to be my best friend just as Megiddo had said. I was happy but Swasti was worried.

“‘Your master, I’m worried he’s spending too much time at the gaming houses,’ she protested.

“I was overjoyed one day to meet my friend Megiddo on the street. He was leading three donkeys loaded with vegetables to the market. ‘I am doing mighty well,’ he said. ‘My master appreciates my good work and has made me a foreman. Look, he trusts the selling to me, and he is sending for my family. Work is helping me to recover from my great trouble. Someday it will help me to buy my freedom and once again own a farm of my own.’

“Time went on and Nana-naid became more and more anxious for me to return from selling. He would be waiting when I returned and would eagerly count and divide our money. He would also urge me to look for more markets and increase my sales.

“I often went outside the city gates to sell to the overseers of the slaves building the walls. I hated to return to the terrible sight, but I found that the overseers were great customers. One day I was surprised to see Zabado waiting in line to fill his basket with bricks. He was gaunt and bent, and his back was covered with welts and sores from the whips of the overseers. I was sorry for him and handed him a cake which he crushed into his mouth like a hungry animal. Seeing the greedy look in his eyes, I ran before he could grab my tray.

“‘Why do you work so hard?’ Arad Gula said to me one day. Almost the same question you asked me today, do you remember? I told him what Megiddo had said about work and how it was proving to be my best friend. I showed him my wallet of pennies with pride and explained how I was saving them to buy my freedom.

“‘When you are free, what will you do?’ he inquired.

“‘Then,’ I answered, ‘I plan on becoming a merchant.’

"It was then he confided in me. Something I had never suspected. 'You don't know this, but I also am a slave. I am in partnership with my master.' "

"Stop," demanded Hadan Gula. "I will not listen to lies defaming my grandfather. He was no slave." His eyes blazed in anger.

Sharru Nada remained calm. "I respect him for rising above his misfortune and becoming a leading citizen of Damascus. Aren't you, his grandson, cast from the same mold? Aren't you man enough to face true facts, or do you prefer to live under false illusions?"

Hadan Gula straightened in his saddle. In a voice suppressed with deep emotion he replied, "My grandfather was beloved by all. His good deeds were countless. When the famine came, didn't he use his gold to buy grain in Egypt and didn't his caravan bring it to Damascus and distribute it to the people so no one would starve? Now you say he was just a despised slave in Babylon."

"If he had remained a slave in Babylon, then he might have been despised, but when, through his own efforts, he became a great man in Damascus, the Gods condoned his misfortunes and honored him with their respect," Sharru Nada replied.

"After telling me that he was a slave," Sharru Nada continued, "he explained how anxious he had been to earn his freedom. Now that he had enough money to buy it, he couldn't decide what he should do. He was no longer making good sales and was scared to leave the support of his master.

"I protested his indecision: 'Don't cling any longer to your master. Get the feeling of being a free man once again. Act like a free man and succeed like one! Decide what you want to accomplish and then work will help you to achieve it!' He went on his way saying he was glad I had shamed him for his cowardice.\*

\*{Slave customs in ancient Babylon, though they may seem inconsistent to us, were strictly regulated by law. For example, a slave could own property of any kind, even other slaves on

which his master had no claim. Slaves intermarried freely with non-slaves. Children of free mothers were free. Most of the city merchants were slaves. Many of these were in partnership with their masters and wealthy in their own right.}

“One day I went outside the gates again, and was surprised to find a big crowd gathering. When I asked a man what was going on, he replied: ‘Have you not heard? An escaped slave who murdered one of the King’s guards has been brought to justice and will be flogged to death for his crime. Even the King himself will be here.’

“The crowd around the flogging post was so dense, I was scared to get any closer because I was worried my cakes would get knocked over. So, I climbed up the unfinished wall to see over people’s heads. I was fortunate to have a view of Nebuchadnezzar himself as he rode by in his golden chariot. I had never seen such grandeur, such robes and hanging gold cloth and velvet.

“I could not see the flogging, but I could hear the shrieks of the poor slave. I wondered how someone as noble as our handsome King could stand to see such suffering, but when I saw he was laughing and joking with his nobles, I knew he was cruel, and I finally understood why such inhuman tasks were demanded of the slaves building the walls.

“After the slave was dead, his body was hung on a pole by a rope attached to his leg so that everyone could see. As the crowd began to thin, I went close. On the hairy chest, I saw tattooed, two entwined serpents. It was Pirate.

“The next time I met Arad Gula he was a changed man. Full of enthusiasm he greeted me: ‘Behold, the slave you knew is now a free man. There was magic in your words. Already my sales and my profits are increasing. My wife is overjoyed. She was a free woman, the niece of my master. She really wants to move to a strange city where no one knows that I was once a slave. So, our children will be above reproach for their father’s misfortune. Work has become my best helper. It has allowed me to recapture my confidence and my skill to sell.’

“I was overjoyed that I had been able, even in a small way, to repay him for his encouragement he had given me.

“One evening Swasti came to me greatly distressed: ‘Your master is in trouble. I’m afraid for him. A couple of months ago he lost a lot of money at the gaming tables. He doesn’t pay the farmer for his grain or his honey. He doesn’t pay the money lender. They are angry and threaten him.’

“‘Why should we worry about his mistakes. We are not his keepers,’ I replied thoughtlessly.

“‘Foolish boy, you don’t understand. He gave the money lender your title to secure a loan. Under the law he can claim you and sell you. I don’t know what to do. He is a good master. Why? Oh why, should such trouble come upon him?’

“Swasti’s fears were not groundless. While I was doing the baking next morning, the money lender returned with a man he called Sasi. This man looked me over and said I would do.

“The money lender didn’t wait for my master to return but told Swasti to tell him he had taken me. With only the robe on my back and the purse of pennies hanging safely from my belt, I was hurried away from the unfinished baking.

“I was whirled away from my hopes and dreams just like a hurricane snatches the tree from the forest and throws it into the surging sea. Again, a gaming house and barley beer had caused me disaster.

“Sasi was a blunt, gruff man. As he led across the city, I told him about the good work I had been doing for Nana-naid and said I hoped to do good work for him. His reply offered me no encouragement:

“‘I don’t like this work. My master doesn’t like it. The King has told him to send me to build a section of the Grand Canal. Master tells Sasi to buy more slaves, work hard and finish quick. Bah, how can any man finish a big job quick?’

“Picture a desert without a tree, just low shrubs and a sun burning with such fury that the water in our barrels became so hot we could barely drink it. Then picture rows of men, going down into the deep excavation and lugger heavy baskets of dirt

up soft, dusty trails from daylight until dark. Picture food being served in open troughs from which we helped ourselves like swine. We had no tents, no straw for beds. That was the situation I found myself. I buried my purse in a marked spot, wondering if I would ever dig it up again.

“At first I worked with good will, but as the months dragged on, I felt my spirit breaking. Then the heat fever took hold of my weary body. I lost my appetite and could barely eat the mutton and vegetables. At night I would toss and turn in unhappy sleeplessness.

“In my misery, I wondered if Zabado had the right plan after all, to shirk and keep his back from being broken in work. Then I remembered the last time I saw him and knew his plan was not good.

“I thought of Pirate with his bitterness and wondered if it might be just as good to fight and kill. The memory of his bleeding body reminded me that his plan was also useless.

“Then I remembered my last sight of Megiddo. His hands were deeply calloused from hard work, but his heart was light and there was happiness on his face. He had the best plan.

“But I was just as willing to work as Megiddo; he could not have worked harder than me. Why didn’t my work bring me happiness and success? Was it work that brought Megiddo happiness, or was happiness and success merely in the laps of the Gods? Was I supposed to work the rest of my life without getting what I wanted, without happiness and success? All of these questions were jumbled in my mind and I had no answer. I was sorely confused.

“Several days later when it seemed that I was at the end of my endurance and my questions still unanswered, Sasi sent for me. A messenger had come from my master to take me back to Babylon. I dug up my precious wallet, wrapped myself in the tattered remnants of my robe and was on my way.

“As we rode, the same thoughts of a hurricane whirling me here and there kept racing through my feverish brain. I seemed

to be living the weird words of a chant from my native town of Harroun:

Besetting a man like a whirlwind,  
Driving him like a storm,  
Whose course no one can follow,  
Whose destiny no one can foretell.

“Was I destined to be punished forever for some reason I didn’t even know about? What new miseries and disappointments were waiting for me?

“When we rode to the courtyard of my master’s house, imagine my surprise when I saw Arad Gula waiting for me. He helped me down and hugged like a long-lost brother.

“As we went on our way, I would have followed him as a slave would follow his master, but he would not allow me to. He put his arm around me, saying, ‘I searched everywhere for you. When I had almost given up hope, I met Swasti who told me about the money lender, who directed me to your noble owner. A hard bargain he drove and made me pay an outrageous price, but you are worth it. Your philosophy and your enterprise have been my inspiration for this new success.’

“‘Megiddo’s philosophy, not mine,’ I interrupted.

“‘Megiddo’s and yours. Thanks to you both, we are going to Damascus and I need you for my partner. See,’ he exclaimed, ‘in one minute you will be a free man!’ He pulled out the clay tablet carrying my title from beneath his robe. Then he raised it above his head and hurled it into the air. It broke into a hundred pieces on the cobble stones. With glee, he stamped on the fragments until they were dust.

“Tears of gratitude filled my eyes. I knew I was the luckiest man in Babylon.

“Work, you see, in the time of my greatest distress, did prove to be my best friend. My willingness to work, enabled me to escape from being sold to join the slave gangs on the walls. It also impressed your grandfather so much, he selected me for his partner.”

Then Hadan Gula asked, "Was work my grandfather's secret key to the golden shekels?"

"It was the only key he had when I first knew him," Sharru Nada replied. "Your grandfather enjoyed working. The gods appreciated his efforts and rewarded him generously."

"I am beginning to see," Hadan Gula was speaking thoughtfully. "Work attracted his many friends who admired his industry and the success it brought. Work brought him the honor he enjoyed so much in Damascus. Work brought him all the things I have approved. And I thought work was only fit for slaves."

"Life is rich with many pleasures for men to enjoy," Sharru Nada commented. "Each has its place. I am glad that work is not reserved for slaves. If that were the case, I would be deprived of my greatest pleasure. I enjoy many things, but nothing takes the place of work."

Sharru Nada and Hadan Gula rode in the shadows of the towering walls up to the massive, bronze gates of Babylon. When they approached, the gate guards jumped to attention and respectfully saluted an honored citizen. With his head held high Sharru Nada led the long caravan through the gates and up the streets of the city.

"I have always hoped to be a man like my grandfather," Hadan Gula confided to him. "I never realized just what kind of man he was. This you have shown me. Now that I understand, I admire him all the more and feel more determined to be like him. I fear that I can never repay you for giving me the true key to his success. From this day forward, I will use his key. I will start humbly like he started, which fits my true station far better than jewels and fine robes." Hadan Gula pulled the jeweled baubles from his ears and the rings from his fingers. Then he dropped back and rode with deep respect behind the leader of the caravan.

## A Historical Sketch of Babylon

In the pages of history there lives no city more glamorous than Babylon. Its very name conjures visions of wealth and splendor. Its treasures of gold and jewels were fabulous. One naturally pictures such a wealthy city as located in a suitable setting of tropical luxury, surrounded by rich natural resources of forests and mines. Such was not the case. It was located beside the Euphrates River, in a flat, arid valley. It had no forests, no mines—not even stone for building. It was not even located upon a natural trade-route. The rainfall was insufficient to raise crops.

Babylon is an outstanding example of man's ability to achieve great objectives, using whatever means are at his disposal. All of the resources supporting this large city were man-developed. All of its riches were man-made.

Babylon possessed just two natural resources—a fertile soil and water in the river. With one of the greatest engineering accomplishments of this or any other day, Babylonian engineers diverted the waters from the river by means of dams and immense irrigation canals. Far out across that arid valley went these canals to pour the life giving waters over the fertile soil. This ranks among the first engineering feats known to history. Such abundant crops as were the reward of this irrigation system the world had never seen before.

Fortunately, during its long existence, Babylon was ruled by successive lines of kings to whom conquest and plunder were but incidental. While it engaged in many wars, most of these were local or defensive against ambitious conquerors from other countries who coveted the fabulous treasures of Babylon. The outstanding rulers of Babylon live in history because of their wisdom, enterprise, and justice. Babylon produced no strutting monarchs who sought to conquer the known world that all nations might pay homage to their egotism.

As a city, Babylon exists no more. When those energizing human forces that built and maintained the city for thousands of years were withdrawn, it soon became a deserted ruin. The site of the city is in Asia about six hundred miles east of the Suez Canal, just north of the Persian Gulf. The latitude is about thirty degrees above the Equator, practically the same as that of Yuma, Arizona. It possessed a climate similar to that of this American city, hot and dry.

Today, this valley of the Euphrates, once a populous irrigated farming district, is again a wind-swept arid waste. Scant grass and desert shrubs strive for existence against the windblown sands. Gone are the fertile fields, the mammoth cities, and the long caravans of rich merchandise. Nomadic bands of Arabs, securing a scant living by tending small herds, are the only inhabitants. Such it has been since about the beginning of the Christian era.

Dotting this valley are earthen hills. For centuries, they were considered by travelers to be nothing else. The attention of archaeologists were finally attracted to them because of broken pieces of pottery and brick washed down by the occasional rain storms. Expeditions, financed by European and American museums, were sent here to excavate and see what could be found. Picks and shovels soon proved these hills to be ancient cities. City graves, they might well be called.

Babylon was one of these. Over it for something like twenty centuries, the winds had scattered the desert dust. Built originally of brick, all exposed walls had disintegrated and gone back to earth once more. Such is Babylon, the wealthy city, today. A heap of dirt, so long abandoned that no living person even knew its name until it was discovered by carefully removing the refuse of centuries from the streets and the fallen wreckage of its noble temples and palaces.

Many scientists consider the civilization of Babylon and other cities in this valley to be the oldest of which there is a definite record. Positive dates have been proved reaching back 8000 years. An interesting fact in this connection is the means used to determine these dates. Uncovered in the ruins of

Babylon were descriptions of an eclipse of the sun. Modern astronomers readily computed the time when such an eclipse, visible in Babylon, occurred and thus established a known relationship between their calendar and our own.

In this way, we have proved that 8000 years ago, the Sumerites, who inhabited Babylonia, were living in walled cities. One can only conjecture for how many centuries previous such cities had existed. Their inhabitants were not mere barbarians living within protecting walls. They were an educated and enlightened people. So far as written history goes, they were the first engineers, the first astronomers, the first mathematicians, the first financiers and the first people to have a written language.

Mention has already been made of the irrigation systems which transformed the arid valley into an agricultural paradise. The remains of these canals can still be traced, although they are mostly filled with accumulated sand. Some of them were of such size — that, when empty of water, a dozen horses could be ridden abreast along their bottoms. In size they compare favorably with the largest canals in Colorado and Utah.

In addition to irrigating the valley lands, Babylonian engineers completed another project of similar magnitude. By means of an elaborate drainage system they reclaimed an immense area of swamp land at the mouths of the Euphrates and Tigris Rivers and put this also under cultivation.

Herodotus, the Greek traveler and historian, visited Babylon while it was in its prime and has given us the only known description by an outsider. His writings give a graphic description of the city and some of the unusual customs of its people. He mentions the remarkable fertility of the soil and the bountiful harvest of wheat and barley which they produced.

The glory of Babylon has faded but its wisdom has been preserved for us. For this we are indebted to their form of records. In that distant day, the use of paper had not been invented. Instead, they laboriously engraved their writing upon tablets of moist clay. When completed, these were baked and

became hard tile. In size, they were about six by eight inches, and an inch in thickness.

These clay tablets, as they are commonly called, were used much as we use modern forms of writing. Upon them were engraved legends, poetry, history, transcriptions of royal decrees, the laws of the land, titles to property, promissory notes and even letters which were dispatched by messengers to distant cities. From these clay tablets we are permitted an insight into the intimate, personal affairs of the people. For example, one tablet, evidently from the records of a country storekeeper, relates that upon the given date a certain named customer brought in a cow and exchanged it for seven sacks of wheat, three being delivered at the time and the other four to await the customer's pleasure.

Safely buried in the wrecked cities, archaeologists have recovered entire libraries of these tablets, hundreds of thousands of them.

One of the outstanding wonders of Babylon was the immense walls surrounding the city. The ancients ranked them with the great pyramids of Egypt as belonging to the "seven wonders of the world." Queen Semiramis is credited with having erected the first walls during the early history of the city. Modern excavators have been unable to find any trace of the original walls. Nor is their exact height known. From mention made by early writers, it is estimated they were about fifty to sixty feet high, faced on the outer side with burnt brick and further protected by a deep moat of water.

The later and more famous walls were started about six hundred years before the time of Christ by King Nabopolassar. Upon such a gigantic scale did he plan the rebuilding, he did not live to see the work finished. This was left to his son, Nebuchadnezzar, whose name is familiar in Biblical history.

The height and length of these later walls staggers belief. They are reported upon reliable authority to have been about one hundred and sixty feet high, the equivalent of the height of a modern fifteen story office building. The total length is estimated as between nine and eleven miles. So wide was the

top that a six-horse chariot could be driven around them. Of this tremendous structure, little now remains except portions of the foundations and the moat. In addition to the ravages of the elements, the Arabs completed the destruction by quarrying the brick for building purposes elsewhere.

Against the walls of Babylon marched, in turn, the victorious armies of almost every conqueror of that age of wars of conquest. A host of kings laid siege to Babylon, but always in vain. Invading armies of that day were not to be considered lightly. Historians speak of such units as 10,000 horsemen, 25,000 chariots, 1200 regiments of foot soldiers with 1000 men to the regiment. Often two or three years of preparation would be required to assemble war materials and depots of food along the proposed line of march.

The city of Babylon was organized much like a modern city. There were streets and shops. Peddlers offered their wares through residential districts. Priests officiated in magnificent temples. Within the city was an inner enclosure for the royal palaces. The walls about this were said to have been higher than those about the city.

The Babylonians were skilled in the arts. These included sculpture, painting, weaving, gold working and the manufacture of metal weapons and agricultural implements. Their jewelers created most artistic jewelry. Many samples have been recovered from the graves of its wealthy citizens and are now on exhibition in the leading museums of the world.

At a very early period when the rest of the world was still hacking at trees with stone-headed axes, or hunting and fighting with flint-pointed spears and arrows, the Babylonians were using axes, spears and arrows with metal heads.

The Babylonians were clever financiers and traders.

So far as we know, they were the original inventors of money as a means of exchange, of promissory notes and written titles to property. Babylon was never entered by hostile armies until about 540 years before the birth of Christ. Even then the walls were not captured. The story of the fall of Babylon is most unusual. Cyrus, one of the great conquerors of that period,

intended to attack the city and hoped to take its impregnable walls. Advisors of Nabonidus, the King of Babylon, persuaded him to go forth to meet Cyrus and give him battle without waiting for the city to be besieged. In the succeeding defeat to the Babylonian army, it fled away from the city. Cyrus, thereupon, entered the open gates and took possession without resistance.

Thereafter the power and prestige of the city gradually waned until, in the course of a few hundred years, it was eventually abandoned, deserted, left for the winds and storms to level once again to that desert earth from which its grandeur had originally been built. Babylon had fallen, never to rise again, but to it civilization owes much.

The eons of time have crumbled to dust the proud walls of its temples, but the wisdom of Babylon endures.

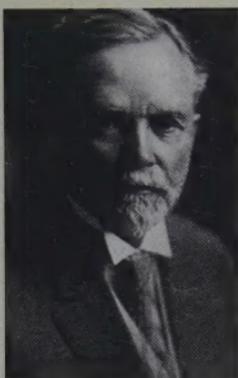
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# THE RICHEST MAN IN BABYLON



George S. Clason was born in Louisiana, Missouri, on November 7, 1874. He attended the University of Nebraska and served in the United States Army during the Spanish-American War. He founded the Clason Map Company of Denver, Colorado, and published the first road atlas of the United States and Canada. He is credited with coining the phrase, "Pay yourself first."

In 1926, he issued the first of a famous series of pamphlets on thrift and financial success, using parables set in ancient Babylon to make each of his points. These were distributed in large quantities by banks and insurance companies and became familiar to millions, the most famous being "The Richest Man in Babylon," the parable from which the present volume takes its title.



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